THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A.D. 1728 by Benj. Franklin

JAN. 22, 1910 5cts. THE COPY

DRAWN BY WALTER EVERETT

Beginning A Circuit Rider's Wife

The Newest in Neckwear

YOU can now get a tie that will not wrinkle, rumple, show pin-holes, nor bind in the collar, because it's made of the new, rich, durable, elastic weave of silk, called

Suskana Bengaline

This superb silk fabric gives you the distinctive characteristics heretofore obtainable only in more expensive neckwear, yet Suskana Bengaline Ties are sold at

50 cents

Ask your haberdasher to show you a tie made of Suskana Bengaline. Crumple it in your hand. Tie it in hard knots. Then note how the elastic weave keeps its original smoothness and smartness of shape in spite of rough handling.

THIS LABEL ON EVERY TIE:

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SUSKANA BENGALINE
ONE OF
THE Suskana SILKS
LOOK FOR THIS LABEL

Only the best neckwear manufacturers use Suskana Bengaline. All the latest and most fashionable shades and all the standard shapes—open-end four-in-hand, reversible four-in-hand and bat-wing.

Other Suskana Silk Neckties are sold as low as 25 cents—wonderful value. You can tell them by the Suskana Label.

SPECIAL OFFER: If by any chance your haberdasher does not carry Suskana Bengaline Ties, **let us send you one** post paid for 50 cents. Mention color and shape desired.

Susquehanna Silk Mills

Dept. N, 18 West 18th St., New York

To Haberdashers:

You can get Suskana Bengaline Ties from the following leading makers:

Berliner, Strauss & Meyer
737 Broadway, New York City

A. W. Cowen & Bros.
5 Union Square, New York City

James McCurrach & Bro.
561 Broadway, New York City

C. Stern & Mayer
44 East 14th St., New York City

Wm. Trevor
807 Broadway, New York City

Zimmern & Levi
760 Broadway, New York City

Fred M. Walton & Co.
619 Sansom St., Philadelphia, Pa.

Ideal Neckwear Co.
109 Kingston St., Boston, Mass.

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Abbott-Detroit

The Car You Want **Delivered** When You Want It

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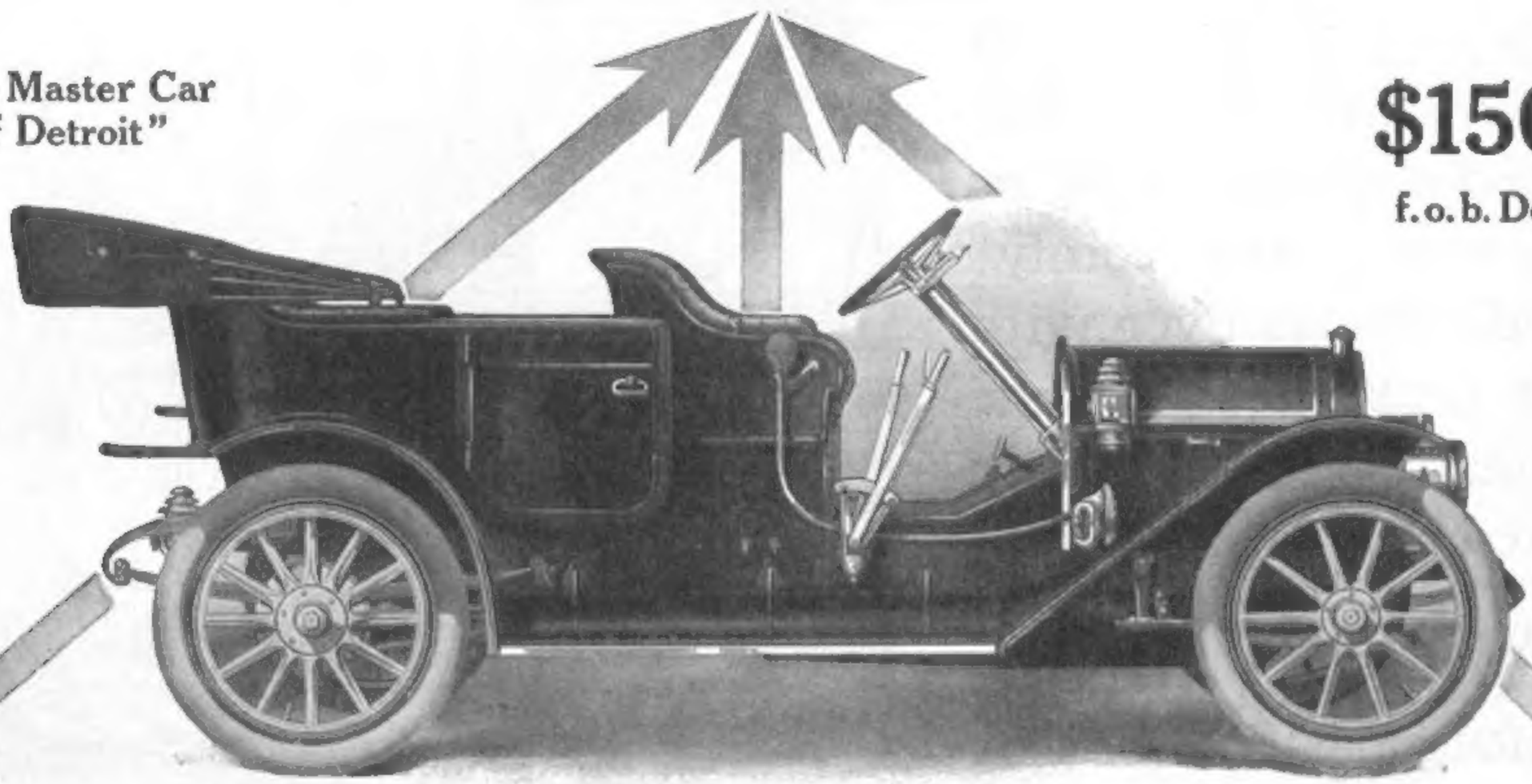
$1500
f. o. b. Detroit



The Men

MR. JOHN G. UTZ
Who Designed the Car

It is enough to remind you that Mr. Utz is the designer of the popular Chalmers "30"; that he was for about two years Chief Engineer of the Chalmers-Detroit Company, and left that company to design and build the Abbott-Detroit.

In his latest triumph Mr. Utz has not only drawn on the knowledge and skill which made his former successes famous the country over, but he has also the originality and foresight to surpass even these successful cars.

MR. JOHN B. PHILLIPS
Who Builds the Car

Mr. Phillips, on whom rests the task of building the Abbott-Detroit, and superintending its production in the large quantities that our advance orders already forecast, has a record for successful work in the past that fully answers any question for the future.

He has a thorough technical education and experience, and resigned his position of factory superintendent of the Chalmers-Detroit Company to take up his present work.

Under his direction the car will be put through the factory as rapidly as honest workmanship and critical inspection will permit, and the fortunate purchasers who have spoken ahead for their Abbott-Detroits can count on Mr. Phillips delivering the cars on the date promised.

MR. A. T. O'CONNOR
Who Sells the Car

In Mr. O'Connor's experienced hands will rest the allotment of territory to agents, and the work of distribution and sales.

Mr. O'Connor was recently Assistant Sales Manager of the Packard Motor Car Company, and was recently in charge of their New York branch.

Mr. O'Connor's experience in the past has taught him the one important idea which is the keynote of the Abbott-Detroit policy—efficient factory organization, and rigid adherence to delivery dates.

(For the man who wants to look at the Abbott-Detroit with a view to owning one)

Abbott Motor Co., Detroit, Mich.

Kindly send me advance information regarding the Abbott-Detroit, and the name of the nearest dealer who will be able to give me a demonstration.

(Name)_____

(Address)_____

The Car

IN the Abbott-Detroit, Mr. John G. Utz, who also designed the popular Chalmers "30," has worked for refinement of detail, and scientific proportioning of weight and power coupled with economical operation and upkeep cost.

With this policy in view we have produced a car that is amply strong in every part to insure great durability, and yet by the use of special materials, held down to a minimum weight to insure economy in fuel and tires.

No matter how attractive the Abbott-Detroit is to you unless you know when you can get one, your interest in it ceases.

Realizing that matter of prompt deliveries is the most important, not only to the dealers who will sell the car, but also to the man who expects to drive it, we are pleased to announce that every detail of manufacture has been arranged and perfected and purchasers of the Abbott-Detroit will be able to get early dates, which will be rigidly adhered to.

The illustration of the car shown above gives a good idea of its generous and substantial proportions, and the beauty of its general design. A study of the detailed specifications given herewith will enable you to compare its mechanical structure over other cars. But as soon as possible, see the car itself. That will tell you more than anything we could say here.

Read these Specifications over Carefully

Motor. 25.6 H. P., A. L. A. M. rating. 4" x 4½". Compression, 54 pounds. Inlet valve in head, 2¼" opening. Exhaust valve at side, 2⅜" opening. Crank shaft, three large plain bearings die cast. Connecting Rod Bearings, Parsons White Brass, large in size. Fan blades in fly-wheel. Cylinders, cast in pairs.

Transmission. Sliding Gear, three speeds forward and reverse. Annular Ball Bearings, F. & S. Clutch, Multiple Disc.

Front Axle. Drop forge, one piece I-Beam, Timken bearings.

Rear Axle. Special new design, full floating type. Nickel steel drive shafts, F. & S. bearings.

Lubrication. Constant Level Splash, Sight feed on Dash.

Control. One pedal, clutch and brake.

Drive Shaft. Two Spicer Universal Joints. Tubular one-piece Torque Arm.

Wheel Base. 110 inches.

Equipment. Splitdorf, Dual Magneto. Square side light, combination oil and electric. Tail light, combination oil and electric. 6" Head Lights equipped with Silver Parabolic reflectors and powerful Tungsten Bulbs. 120-Ampere hour lighting battery specially suited for purpose. Horn, Tool kit, Pump and Jack. Diamond Tires, Q. D., 34 x 3½.

Weight. About 2,000 pounds empty.

ABBOTT MOTOR COMPANY
169-179 Beaufait Ave. Detroit, Mich.

The Factory

With a car destined to leap at a bound to the very summit of popular appreciation—

Designed and built by men who are acknowledged past masters of high grade automobile production—

The one question remains—a question that will arise unbidden to the lips of nearly every agent in America:

"How are you equipped to build the Abbott-Detroit?"

Here is our answer:

A modern factory building, 155 feet by 600 feet long, containing 3⅓ acres of floor space, is under construction, and a large part is now ready for work, fully equipped throughout with all the necessary machinery for turning out the completed car.

Do you realize what all this wonderful organization, these carefully laid and well matured plans mean to you?

Not alone a car whose features and performance will provoke unstinted admiration—

Not only a car that has the authority of design and construction that our organization will give it—

But the car **delivered** at the time you want it, when you can sell it; if you are a purchaser, when you want to use it.

(Agents desiring territory fill in and mail this coupon **at once**)

Abbott Motor Co., Detroit, Mich.

Send me particulars about the Abbott-Detroit cars, and advise me how many cars you can allot me for the following territory:

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(Name)_____

(Address)_____

The greatest home charm

Make your home-coming as late as you please from party, ball, or theatre and you will find your boudoir or bed-chamber delightfully warm and "comfy" to talk things over with your guest if the home is Steam or Hot-Water heated and ventilated by

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Common hospitality demands a warm home.

Heart confidences—"the pearls of friendship"—are born only where there is warmth and coziness. IDEAL Boilers and AMERICAN Radiators help so greatly to give a home its greatest charm—perfect freedom day and night to enjoy every nook and corner of it, no matter how blizzardy the weather. IDEAL Boilers circulate their soft warmth for hours after the fire in the boiler has been banked for the night, and the house is kept cozy for the rising time and breakfast hour on the single charge of coal put in the evening before.

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A No. 1-22-W IDEAL Boiler and 422 ft. of 38-in. AMERICAN Radiators, costing the owner $195, were used to Hot-Water heat this cottage.

At these prices the goods can be bought of any reputable, competent Fitter. This did not include cost of labor, pipe, valves, freight, etc., which installation is extra and varies according to climatic and other conditions.

Don't delay investigating this well-paying permanent investment with its marked fuel, labor, and repair savings, besides the greater comfort, health protection, cleanliness, safety, and durability. *Prices are now most favorable.*

The booklet "Heating Investments Successful" is the biggest thing in money-saving facts that any property-owner can read. Free. Send for it NOW.

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A CIRCUIT RIDER'S WIFE

The Story of Two Old-Time Itinerants

ILLUSTRATED BY WALTER H. EVERETT

IF YOU will look back over the files of the Southern Christian Advocate, published at the time in Macon, Georgia, you will find the following notice—by a singular coincidence on the same page devoted to "obituaries": "Married—Mary Elizabeth Eden to William Asbury Thompson. The bride is the daughter of Colonel and Mrs. Eden, of Edenton; the groom is the son of the late Reverend Dr. and Mrs. Asbury Thompson, and is serving his first year in the itinerancy on the Redwine Circuit. We wish the young people happiness and success in their chosen field."

"Chosen field" had reference to the itinerancy, not matrimony. And that was my "obituary" if I had only known it. For after that, if I was not dead to the world, I only saw it through the keyhole of the Methodist Discipline, or lifted and transfigured by William's sermons—a strait and narrow path that led from the church door to the grave.

But now, after an absence of thirty years, I am addressing this series of letters to the people of the world concerning life and conditions in another, removed from this one by the length of long country roads. They will record some experiences of two Methodist itinerants and whatever I think besides, for they are written more particularly to relieve my mind of a very great burden of opinions that it would not have been wise to express so long as William was alive. But William has been promoted. He has received his LL. D. in the Kingdom of Heaven by this time, if there are any degrees or giving of degrees there, along with Moses and Elijah, and I doubt if there is a more respected saint in that great company. We buried him a year ago in the graveyard behind Redwine Church.

I was born in Edenton, a little white-and-blue town in Middle Georgia, and my name was recorded in the third generation of Edens on the baptismal registry of St. John's Church there. William was born somewhere in a Methodist parsonage, and his name is probably written on the first page of the oldest predestination volume in Heaven. In Edenton the "best families" attended the Episcopal Church. It was a St. John's, of course, though why this denomination should be so partial to that apostle is a mystery, for his autobiography as recorded in the New Testament reads more like that of a camp-meeting Methodist than any other disciple's. As a child its presence there at the end of the shaded village street was real to me, like my mother's. I did not repent in it as one must do in a Methodist or Baptist church, but I grew up in it like a daughter in the house of the Lord. As a girl on Sabbath mornings I entered it with all the mincing worldliness of my young mind unabashed. Later I was confirmed in it and experienced some of the vanity of that high spiritual calm which attends quick conversions in other churches. And to this day there is something ineffably sweet and whimsically inconsistent to me in Episcopal saints. The fastidious stamina of their spirituality which never interferes with their worldliness is so satisfyingly human. Piety renders them increasingly graceful in manners and appearances. This is their special distinction over the Methodists and the Baptists, who, as they grow in grace, are so often inclined to become more and more ascetic and less and less aesthetic.

But all was different in the church to which William belonged, and in which he had been brought up for three generations. The "best families" are never in the majority there. You will find, instead, besides a few "prominent members," the poor, the ne'er-do-wells morally, who have always flocked to the Methodist fold for this pitying reason, because they find that, if fallen, it is easier to rise in grace according to the doctrines of that church.

So, while William's father and further fathers had been engaged in the tedious mercy of healing and rehealing these lame, indigent souls, my mother and foremothers had been engaged in embroidering altar-cloths and in making durable Dorcas aprons for the unknown poor. This made the difference in our natures that love bridged. That is the wonderful thing about love—it comes so tremendously new and directly from God to recreate us, and it is so divinely unprejudiced by what our ancestors did religiously or sacrilegiously.

To all appearances it would have been better for William if he had chosen for his wife one of those pallid prayer-meeting virgins who so naturally keep their lamps trimmed and burning before the pulpits of unmarried preachers. They are really the best women to be found in any church. They never go astray, they are the gentle maiden sisters of all souls, the faded feminine love-psalms of a benighted ministry who wither and grow old without ever suspecting that their hope was marriage no less than it is the hope of the giddiest girl. However, a preacher rarely takes one of them for his first wife. It is only after he has been left a widower with a house full of children that he turns imploring love-looks in their direction. And whatever is true in other churches, it will be found upon investigation that most of the excellent stepmothers so numerous in the Methodist itinerancy have been selected from this class. But William was not a widower; besides, love is the leveler of human judgments in such matters and the builder of new destinies. So I was chosen instead of the prayer-meeting virgin to be his wife—the gayest, wildest young heroine hoyden in the town—because, you see,

in Heaven, where the right marriages are made, the angels were not thinking primarily of the good of the church, but further on for the good of the race that shall live and be after the church has passed into some other kind of church just for them.

We met by chance in the house of a mutual friend. I remember the day very well, so blue above, so green below, with all the roses in Edenton blooming. I was going to tea at the Mallarys'. I wore a green muslin, very tight in the waist, but flaring in the skirt like the spring boughs of a young bay tree. I had corntassel hair and a complexion that gave my heart away. Mrs. Mallary, a soft, match-making young matron, met me at the door and whispered that she had a surprise for me. The next moment we entered the parlor together. The room spun around, I heard her introducing some one, felt the red betrayal on my brow, and found myself gazing into the face of a strange young man and hoping that he would ask me to marry him. It was William, a college mate of Tom Mallary's, spending the night on his way to his circuit from a district meeting. He wore his long-tailed preacher clothes and looked like a young Bill-angel in mourning with his hymn-saddened smile as he bowed and replied to me with his eyes that indeed he would ask me to be his wife as soon as it was proper to do so. This was sooner than any steward or missions mother in his church would have suspected. For, once a man is in love, his sense of propriety becomes naïvely obtuse and primitive. As for me I left it all with him, feeling that a man with a smile like that must know what was proper. We were engaged in less than a week and married in a month.

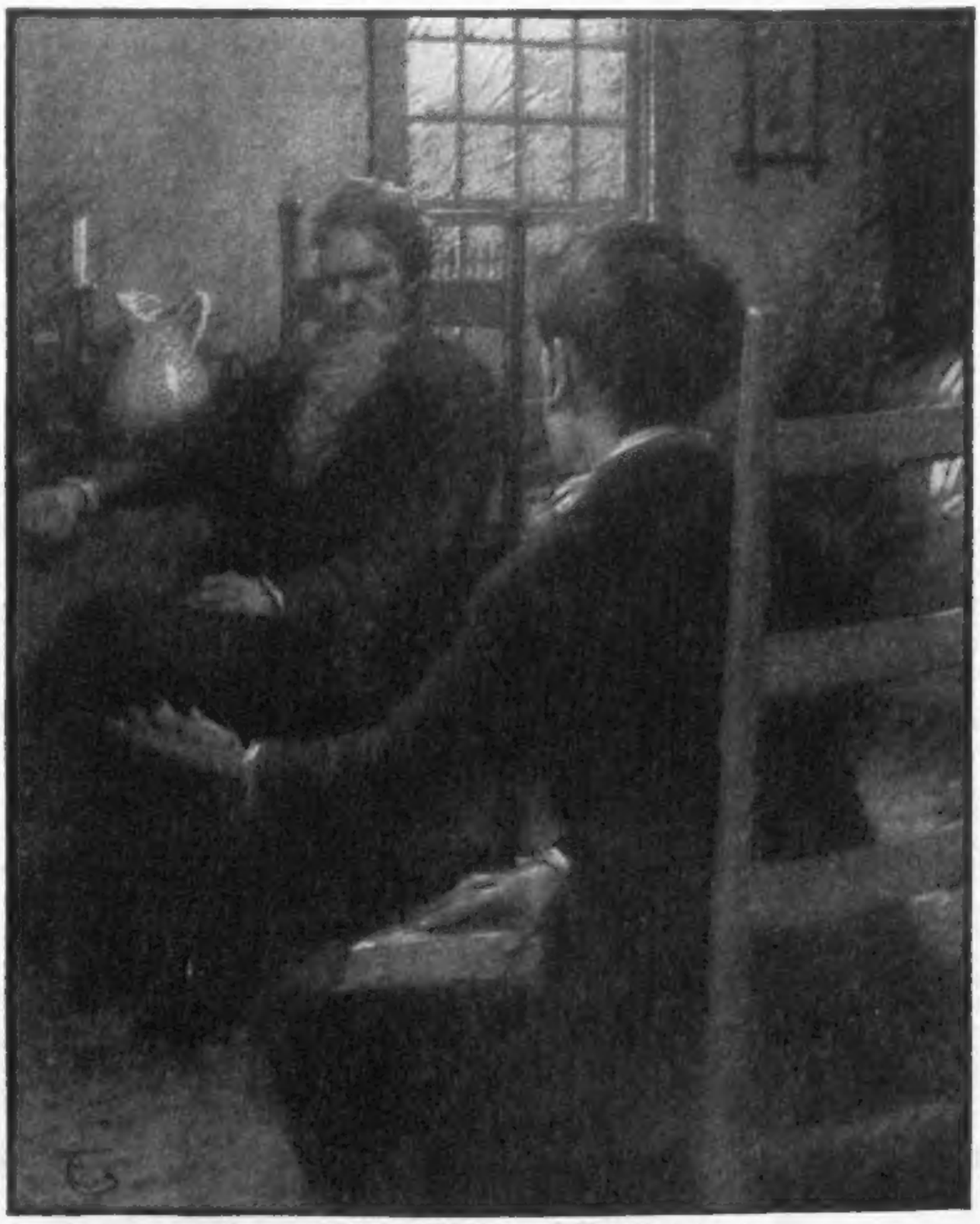
Our wedding tour was a drive of twenty miles through the country to the parsonage on the Redwine Circuit. And the only one who had any moral impression of the day was the horse. I do not even recall the road except that it swept away like a white, wind-blown scarf over the green world, and that wild roses looked at me intimately from the fence corners as we passed. William had a happy amen expression, but neither of us was thinking of the living or dying souls in the Redwine Circuit. The horse, however, had got her training on the road between churches, and did not know she was conducting a wedding tour. She was a sorrel, very thin and long-legged, with the disposition of a conscientious red-headed woman. She was concerned only to get us to the parsonage in time for the "surprise" that had been secretly prepared for our coming.

Toward evening the road narrowed and steepened and, looking up, we caught sight of it, a little wren of a house, hidden between two green shoulders of the world. The roof sloped until one could touch the mossy shingles, and the chimneys on either side were like ugly, voluminous old women who rocked the cradle of a home between them and cheered it with the red heart of wood fires within. In the valley below lived the people of Redwine Church. But the world was withdrawn and could only be seen at a great distance through the gateway of the two hills. One had the feeling that God's ancient peace had not been disturbed in this place, and this was a solemn, foreboding feeling for me as we reached the shadow of the big Frau tree in front of the house, and William lifted me lightly from the buggy, unlatched the door—it was before the day of rogues and locks in that community—and welcomed me home with a kiss that felt a trifle too much like a benediction.

There were two rooms; one was a bedroom, having a red, white and blue rag carpet on the floor and furnished with a home-made bed, a little stump-toed rocking-chair, a very straight larger chair, and a mirror hanging over a table that was covered over with fancifully-notched blue paper.

The other was the living-room and contained a cedar piggin and gourd on a shelf; a breadtray, dishpan, a pot and two skillets on another shelf near the fireplace, two split-bottom chairs, a table and a cat. The cat was a large gray agnostic. He never admitted William's presence by so much as a purr or a claw, and I have noticed that the agnostic is the only creature living who can treat a preacher with so much contempt. We found him curled up on the window-sill next to the milk pitcher, sunning himself.

William went out to put up his red-headed horse, and I drew a chair before the shelf containing the breadtray, the dishpan, pot and skillets, and stared at them with horror and amazement. Why had William not mentioned this matter of cooking? I had never cooked anything but cakes and icings in my whole life! I was preparing to weep when a knock sounded upon the door and immediately a large, fair woman entered. She wore the most extraordinary teacup bonnet on her huge head that was tied somewhere in the creases of her doubled chin with black ribbons; and, on a blue plate, she was carrying a stack of green-apple pies nearly a foot high. Catching sight of the half-distilled tears in my eyes as I arose to meet her, she set the pies down, clasped me in her arms and whispered with motherly tenderness: "I know how you feel, child; it's the way all brides feel when they first realize what they have done, and all they've done to theirselves. But 'tain't so bad; you'll come down to it in less 'an a week; and you mustn't cry now, with all the folks comin' in. They won't understand."



Brother Tom Pratt, a Prominent Member, Had Backslided

She pointed through the open door and I turned in the shelter of her arms to see down the road a strand of people ascending the hill, dressed like fancy beads, each behind the other, and each bearing something in her hands or on his shoulders—and William standing at the gate to welcome them.

"Who are they?" I asked in astonishment.

"It's a donation party. I come on ahead to warn you. Them's the members of the Redwine, Fellowship and Macedonia churches, bringin' things to celebrate your weddin'. I'm Glory White, wife of one of the stewards at Redwine, and we air powerful glad to have you. So you mustn't cry till the folk air all gone, or they'll think you ain't satisfied, which won't do your husband any good."

That was my first lesson in suppressing my natural feelings. As the years went by I had more lessons in it than in anything else. And I reckon it is not such a bad thing to do, for if one's natural feelings are suppressed long enough one develops supernatural feelings and feels surer of having a soul.

The donation party poured in, Sister Glory White and I standing between the kitchen table and the fireplace to receive them. William acted as master of ceremonies, conducting each man and woman forward with great *empressement* for the introduction. Every one called me "Sister Thompson" and laid a donation on the table in passing.

I was not aware at the time of their importance, but as William only received two hundred and forty-five dollars for his salary that year we should have starved but for an occasional donation party. In fact, they are smiling providential instances in the memory of every Methodist itinerant. Upon this occasion the gifts ranged from bedquilts to hams and sides of bacon; from jam and watermelon-rind preserves to flour, meal and chair tidies. One old lady brought a package of liver regulator, and Brother Billy Fleming contributed a long twist of "dog shank"—a home-cured tobacco. The older women spread cakes and baked fowls and other viands for the "infare," as the wedding dinner was called, upon the table, and we stood about it to eat amid shouts and laughter and an exchange of wit as good-natured as it was horrifying to bridal ears.

"So," said a huge old Whitman humorist that I afterward identified as Brother Sam White, as he clasped both my hands in his, "this is Brother Thompson's new wife"—as if I were one of a series—"you are welcome, ma'am. He's been mightily in need of a wife to perk him up. He's a good preacher, but sorter like my young horse Selim. There ain't a better colt in the country, only he don't show it; sperit's too quiet unless I lay a cockle-bur under his tail. And your husband, ma'am, what he says is good, but he don't r'ar and pitch enough. He can't skeer young sinners around here with jest the truth. He must jump up and down and *larrup* 'em with it!"

All this was delivered in a bellowing voice that fairly shook the feathers in my hat. And it indicates the quality of William's ministry and the ideals of his congregation—in fact, of nearly every backwoods congregation in those days.

As Sister Glory White had predicted, I "came down to it" at once and soon learned to perform the usual feminine miracles in the breadtray and skillets. Our happiness did not differ from the happiness of other young married people except that it was abashed morning and evening with family prayers—occasions when Thomas, the cat, invariably arose with an air of outraged good-breeding and withdrew to the back yard. William had long, active, itinerating legs in those days, a slim, graceful body, a countenance like that of Sir Walter Raleigh and eyes that must have been like Saint John's. They were blue and had in them the "far, eternal look." And in the years to come I was to learn how much the character of the man resembled both that of the cavalier and the saint. Also, I was to learn that it was no light matter for one's husband to have descended from a family that had found its way up through church history by prayer and fasting.

A Presbyterian may make the most abiding forefather, because his doctrinal convictions are so strong they prenatally crimp the morals of those who come after him; and it may be that a Methodist ancestor counts for less in the third and fourth generation because his theology is too genially elastic to take a Calvinistic grip upon posterity, but it is certain that he will impart a wrestling-Jacob disposition to his descendants which nothing can change. So it was with William; he was often without "the witness of the Spirit," but I never knew him to let his angel go. He had a genius for wrestling in prayer as another man might have for writing great poetry. His words flew together into coveys when he fell upon his knees, and rose like mourning doves to Heaven, or they would be like high notes out of a black-Saul mood of the soul, and then they thundered forth from his lips as if he were about to storm the gates of Paradise. And sometimes, in the dramatic intensity of his emotions, he would ask for the most terrifying things.

At first as we knelt together there in the quiet little house, with no one near for help but the hills, I was alarmed lest Heaven should take him at his word, for if half his

petitions had been granted we could not have lived in this world. We should have been scattered like the fine dust of a too great destiny. But presently, when nothing adequate to them happened during the night, I learned to have more confidence in the wisdom of God and less in William's. With him prayer was simply a spiritual obsession based upon a profound sense of mortal weakness and very mystifying to his young wife, who had cheerfully said her orisons from a book night and morning with an easy Canterbury conscience.

The Saturday after our marriage I accompanied him to Redwine, his regular appointment. It was the custom then to have preaching Saturday and Sunday. The church was withdrawn from the road into a dim forest of pines, black and mournful. Here and there, horses and mules bearing saddles or dangling harness stood slipshod in the shade, switching their tails at innumerable flies. Near the door was the group of men one always sees about a country church on meeting days. They are farmers who have an instinct for the out-of-doors and who, for this reason, will not go in till the last moment. Beyond the church, in the thicker shadows, lay its dead beneath a colony of staggering gray stones. Upon one grave, I remember, where the clay was freshly turned, there was a bouquet of flowers—love's protest against the sonorous sentence—"earth to earth and dust to dust"—which the other graves confirmed. The pine needles lay thick above them, and not a flower distinguished them from the common sod. They had the look of deeper peace, the long, untroubled peace of sleepers who have passed out of the memory of living, worrying men. These churchyards for the dead were characteristic features in country circuits, and I mention this one because ever after it seemed to me to be just inside the gateway of the Methodist itinerancy, and because, in the end, it came to be the home place of my heart.

I had never before been in a Methodist church. A certain Episcopalian conceit prevented my straying into the one at Edenton, and I was surprised at the Old-Testament severity of this one. There was no compromise with human desires in it, not a touch of color except the brown that time gives unpainted wood, not an effort anywhere to appeal to the imagination or suggest holy imagery. Only the semicircular altar rail about the narrow box pulpit suggested human frailty, prayer and repentance. On the men's side—for the law of sex was observed to the point of segregation in all our churches—there was a sprinkling of men with red, strong, craggy faces who appeared to have the Adam clod highly developed in them, a world-muteness in expression that seemed to set them back in the garden and to hide them from God on account of their sins. On the other side there was more lightness, more life and hope expressed in the faces of the younger women. But in the faces of the old there was the same outdone look of Nature facing God.

There was no service, from the standpoint of my Episcopal rearing; just a hymn, a prayer, and then William took his text, the Beatitudes—all of them. I have since heard better sermons on one of them, but the figure of him standing there behind the high pulpit in the darkened church with his eyes lifted, as if he saw angels above our heads, has never faded from my memory, nor have the faces of the old women in their black sunbonnets upturned to him, nor the drooping shoulders of the old men sitting in the amen corner with bowed heads. Somehow, there was a reality about the whole scene that we did not have at home with all the fine music and Heaven-hinting accessories.

He had reached the promise to the blessed peacemakers in the course of his sermon, the vision-seeing calm growing deeper in his eyes and the high look whitening on his brow, when suddenly a woman on the front seat stood up, laid her sleeping infant on the floor with careful deliberation, took off her black calico bonnet, stepped into the aisle, slapped her hands together and began to spin around and around upon her toes with incredible celerity. Her homespun skirt ballooned about her, the ruffle of her collar stood out like a little frill of white neck feathers. She had a fixed, foolish expression, maintained an energy of motion that was persistent and amazing, and gave out at regular intervals a short, staccato squeal that was scarcely human in sound.

Not a word was spoken; William himself was silenced as he watched the strange phenomenon. And I have often wondered since at the quality of that courage in an otherwise shrinking country woman which could cause her to rise, take the service out of the preacher's hands as serenely as if she had been sent from God. And this is what she really believed.

And, after all, it is a tremendous blessing to believe that one's God is within immediate blessing distance. In this connection I venture to add that it has always seemed to me a lack of comprehension which gives the Methodists the chief reputation for emotional religion, and it is certainly cheating the Episcopalians. For every time the service is read in an Episcopal church the congregation shouts the responses, quietly, of course, and by the book, but it is shouting just the same, and with a beseeching use of words both joyful and agonizing that surpasses any sporadic shouting of the Methodists.

After the sermon we had dinner on the grounds, for this was an all-day meeting with another service at the end of the day. And Saturday dinner on the grounds of a Methodist church thirty years ago was a function that appealed to the threefold nature of man as did nothing else I have ever seen. Socially speaking, all the best people in the community were present; the real best people, you understand. Spiritually, it was an occasion hallowed by grave conversation; for were we not within the shadow of God's house, in the sacred presence of the dead? It was gruesome if you had an Episcopalian temperament, but certainly it conduced to good breeding and sobriety. But, more particularly, there was the dinner itself, set out of

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Politics Without Politicians

By RICHARD S. CHILDS

POLITICIAN: A citizen who knows what he is doing on election day. He goes to the polls and votes for some twenty-three candidates, all of whom he knows about.

POLITICAL ORGANIZATION: A name given to a series of ceremonies wherein the politician, before election, sets the table for the electorate by selecting twenty-three candidates and tying them up neatly, like asparagus, in bunches called "tickets."

ELECTORATE: A mob of citizens that goes to the polls before the ball game on election day and, picking out one of the ready-made bunches, casts it into the ballot box. Each citizen thus votes for three men whom he knows about and twenty others he never heard of. Apply it to yourself. Name, please, the county clerk, the state treasurer, the coroner and the alderman you voted for last time; and why you preferred each.

MISREPRESENTATIVE GOVERNMENT: A condition wherein official No. 18, elected as above, is more gratefully obedient to the politician, who graciously tied him up into the victorious bunch, than to the electorate, which went off to the ball game without noticing the eighteenth name on the ticket at all.

DIRECT PRIMARIES: An arrangement that permits the electorate to be present at the bunch-making. An incomplete success for the same reason that the election is an incomplete success, namely, that the electorate never has in mind as many as twenty-three men that it wants.

The class in political science is now dismissed. The class in United States history will assemble.

The Asparagus Voting System

IN THE first decades of the Republic there were very few elective offices. Candidates came to the front by various methods and campaigned for the votes, and in due time Mr. Citizen went to the polls and wrote down on blank paper, from memory, the two or three names of his selection. Ballot devices varied, but the voting was uniformly from memory. Tickets under such conditions were impossible. Each voter made up his own list in his head as a result of his private opinions. And that is real democracy.

"Jacksonian democracy," with the best of intentions, changed all this sixty years ago. Every state felt that wave of opinion, and only the Federal Constitution, sheltered by difficulty of amendment, escaped change. Had it been more easily altered we would doubtless today be electing not merely President and Vice-President, but also the Cabinet officers, the judges and clerks of the Supreme Court and the Circuit Court, the Federal district attorneys, marshals and postmasters. In states and cities just such things did happen, and the old free voting, based on individual opinion, almost completely vanished, surviving now only in small town elections, where everybody knows everybody else.

It was an easy mistake to make. Granted that the people could, without dangerous confusion, take care of two or three elections in one day, why not increase the number to ten or twenty or thirty, making coroners and judges and county clerks and city auditors elective and "directly responsible to the people"? It was hard to foresee—and millions do not see yet—that increasing the number of simultaneous elections was sufficient to effect a change of principle. The old electorate chose men it knew, either personally or by adequate hearsay—the new electorate chose men it did not know even by name. The change was vast and fundamental. It established a new and difficult condition in which democracy could not operate. It was like lengthening a sword till it became too cumbersome for the soldier to wield, thus practically disarming him. And from that day this nation has actually not had a democratic form of government, but an unworkable, impractical imitation that can only be operated by professionals.

Faced with the problem of electing more men than he could develop opinions about, the average voter shortened his task to more reasonable limits by allowing those other voters who were sufficiently interested, to tie up the candidates for him like stalks of asparagus in the handy little bunches so that he could vote for a whole bunch at once. Unable to examine and select the various stalks in the bunch, the voter judged by the looks of the most prominent stalk and by the character of the men who recommended one bunch as compared with that of the men who recommended other bunches. After a time these bunches, or tickets, habitually wore the names of national parties, although obviously there could not, properly, be a Republican way or a Prohibition way of running the office of state auditor or clerk of the court. As the voter was no longer voting for individual men, but only for bunches, a man who desired to run for public office could hardly hope for success save by applying privately to the men who tied up the most popular bunch. This saved the candidate any embarrassment that he might have suffered if compelled to stand out in conspicuous solitude before the searching scrutiny of the public. In fact, all the small stalks in the bunches could keep still or go to Europe during the campaign or freely admit a record black as ink, and yet be triumphantly elected. It is even a matter of court record in one great American city that empty names, the figment of a boss' imagination, were elected to minor offices.

Furthermore, minor candidates who did vigorously seek public attention found the voters apathetic. It was not that they did not want the best man to get the little office, but the difference it could make was so trifling that each voter's share of the public interest concerned therein would hardly justify the energy required to study the question. And if, nevertheless, all candidates for all the offices dutifully made a fuss, the Babel would have been too confusing to bring any great or appreciable increase in popular discrimination.

Talk with a citizen of Toronto or Glasgow or Lucerne and he will tell you that the reason for their clean, efficient, scandal-free governments is in the superior civic pride of their people, which would never tolerate bossism for a minute. But let him come to this land and assume citizenship, and see what happens.

Twenty-Five Elections on One Day

TAKING an interest in his new franchise he studies the subject carefully as it is presented to him in the public prints, and undertakes to make up his mind as to whom he wants to vote for. Going to the polls on election day he finds on his ballot the names of the mayor of his choice, the comptroller and, perhaps, one or two other candidates whom he has seen on the public platform. At the most he probably has an intelligent opinion, or an opinion of any kind, concerning four or five of the principal men. He confronts, however, a huge sheet of paper containing perhaps one hundred names arranged in columns about twenty-five deep. As he would express it, there are twenty-five elections on one day. He finds himself invited to choose between Smith, Jones, Williams and Johnson for the office of county clerk. He has given no thought to that office, he knows nothing of the men who are named, and if he should go back to consult his newspaper file he would find that the newspapers had said little or nothing about them. The offices of sheriff, county clerk, supervisor of the poor, public librarian, commissioner of public works, are all evidently being contested for, but he has not had the slightest information as to the relative capabilities of the men, and when, finally, in bewilderment, he casts his vote for the straight party ticket he is registering an intelligent opinion on about one-tenth of his ballot; the other nine-tenths he has delegated, by default, to the control of the party boss, and is blindly registering his comparative confidence in the men chosen by one set of party bosses rather than those put forward by the opposing

leaders. He votes blindly for the most part, and a man who votes blindly is being bossed.

He is no better than the rest of us, you see. In fact, if this long ballot had appeared in his own home city it is probable that its consequences would have been even worse than here. For we have widespread education, a quick flow of information, unequaled political genius, and a civic pride that will stand on its hind legs and paw the air for joy when there is anything to jubilate about.

"But admitting all this," you say, "if our people really do want good government, would they not have made the politicians give it to them? Would they not have rewarded merit in bosses by electing the better bunch each time and thus make them seek to suit their wishes to the utmost, as a tradesman seeks to please a customer?" Exactly so, and there is a limit to misgovernment, a time when we balk at the quality of the goods we are getting, and the boss must keep us content. But there is a counter-tendency downward, in that the boss-tradesman wants his profit, and it is that profit, or graft, that we object to. It would seem that we might find and keep in power bosses who were so public-spirited that they would collect no graft. That does not happen, because the dominant organization in any community is always corrupt. To make a less brutal statement—the dominant organization is the one that gets corrupted. There is no point in corrupting a powerless machine. It is to the party with power that the grafters and self-seekers flock. A club can "repel boarders" and expel rascals that are found inside, but a party is powerless to protect itself against contamination. The Republican party was out of the grip of its founders after its second victory. Let the Prohibition party carry a city election once, and the saloon element would quietly join it and dominate it. Reform parties without number have gone on the rocks because the original reformers could not prevent this internal poisoning. A long-ballot system of government, demanding machines to operate it, cannot, in the long run, elude control by *corrupt* machines. Political complexity thus, indirectly, invites misgovernment as automatically as dark streets invite crime.

The Work the Boss Does

YET, under present conditions, we cannot dismiss the machine, for our political system, not being shaped to fit any electorate composed of human beings, would hardly work at all without the mediation of a certain degree of extra-legal boss-organization to supplement its awkwardness. Suppose there were no ticket-making machines, for instance, in Cleveland, Ohio, where the 1908 ballot carried forty-seven offices. Can you picture the great "blanket" changed from the long, ruled columns, with suggestive "straight-ticket" circles at the top, to a non-partisan ballot over whose unlabeled chaos of names the voter must sprinkle his forty-seven separate X marks? Can you imagine any ordinary voter comparing the individual merits of each candidate in each of the forty-seven scrimmages? An election purports to gather opinions, but such an election would do nothing of the sort. It would be like letting the school children vote—the result would represent little or nothing. In big, direct primary elections, where there are no tickets, the boss is often plausible when he argues: "You had at least my judgment under the old convention system—now you have nobody's judgment, for the people do no thinking at all on the majority of the names, and the result is only the outcome of an unjudged, irresponsible scramble for office, frequently participated in by knaves whom I would have excluded."

No, curse the boss all you please, but we are indebted to him for doing the work which the electorate ignores, and thus making our institutions workable.

The standard old remedy prescribed for the national ailment of misrepresentative government is for the electorate public-spiritedly to take firm hold of its electoral work and to learn to make genuine selections from each of the twenty-three sets of candidates; in other words, to become politicians.

That the American electorate has never seen fit to adopt this plan is, possibly, rather fortunate, for if "all good citizens" *did* go into politics, taking an active, constructive part in the selection of all officials, industry prior to each election would suffer wholesale demoralization. Moreover, a citizenship that devotes itself primarily to earning a livelihood, caring for a family and going to bed o' nights is seeing things in reasonably true perspective when it "hasn't time" to go downtown on a rainy evening to argue regarding the nomination of Jones for county clerk. And, finally, whether it ought or oughtn't, it won't. So that settles it. Human nature has not changed perceptibly since Adam, and a plan of government that involves radical alteration in the consciences of fifteen or twenty million citizens will wait forever for its intended consummation. To berate the electorate for indifference when it fails to fulfill this or that set of demands is as useless and unscientific as berating a horse for failing to grow a square neck to fit a new-style square collar. And as we can't induce the electorate to change its nature to fit the present government, we must reshape the government to fit the electorate, with absolute deference to all the latter's frailties.

The Short Ballot in Galveston

EVERY other democratic nation does it. Consider, for instance, the well-known success of the English cities. Year in, year out, without reform spasms or "civic awakenings," these cities consistently elect their ablest men to office. A glance at an English ballot explains it. The English citizen goes to the polls and records his choice for member of the common council from his ward. The council will elect the mayor, the aldermen, and everybody else in the municipality—the voter has only to fill that one office. The debate between the candidates at such times is carried on with the utmost fierceness. The dead walls are placarded with election posters to the temporary exclusion of other advertising. Both the candidates will make what are known in this country as "whirlwind campaigns" within the limit of their little wards. There is ample opportunity for both candidates to get their opinions and arguments to every voter, and the voter soon knows which he wants as clearly as an American voter does in choosing between two candidates for President. Conspicuous merit becomes a vital asset to the candidate when the voters' examination is so minutely searching. There are no party machines, no tickets, no politicians, in our American sense of the words. The candidate simply gets himself nominated by petition and goes after the votes. He has no one to thank for his election but the people, with whom he conducted his negotiations direct. He does not need to persuade a boss to tie him up in a bunch, for there are no other stalks to make up a bunch with. A professional politician would find nothing to be professional in, for every citizen is as complete an expert in politics as he.

A similar condition obtains in every other foreign democracy and results in a correspondingly higher moral standard of government without the aid or interference of machines. In the United States, on the contrary, the long ballot is universal, with one new bright and widening rift in the clouds. The city of Galveston, in 1900, adopted a plan of government by a commission of five as an emergency measure to get quick municipal action. Unwittingly, I think, it stumbled into a short ballot and proceeded to reap the advantages of it. This commission has, without scandal, carried through tremendous public improvements—raising the ground level to prevent another flood—and at the same time has reduced the public debt and the tax rate. That is good administration. More than that, it gets reëlected by overwhelming majorities and has not been in peril at any election. The "old crowd" that misgoverned this city for years holds only twenty per cent of the vote now, and concedes without contest the reëlection of three of the five good commissioners. And the total campaign expenses of electing the right men are only three hundred and fifty dollars.

It has been widely said that this was the fruit of correct organization, analagous to a business corporation with its board of directors. But there are many other elected commissions and boards in the United States—county commissions, boards of education, trustees of the sanitary district, boards of assessors, and they are not conspicuously successful. In fact, such organization often serves to scatter responsibility and shelter corruption.

Galveston's plan, in fact, was far from ideal, but it had one overwhelming merit—that it concentrated the attention of the voters sharply upon candidates for only five offices, all important enough to warrant such attention. The press could give adequate space to every one; in consequence every intelligent voter in his easy chair at home formed opinions on the whole five and had a definite notion of the personality of every candidate. In such a situation the ward politician had no function. There was no ignorant *laissez-faire*, no mesh of detail for him to trade upon. He became no more powerful than any other citizen, and his only strength lay in whatever genuine leadership he possessed. Moreover, if he nominated men who could stand the fierce limelight and get elected, they would, *ipso facto*, probably be men who would resist his attempt to control them afterward. Or if they did cater to him it would be difficult to do his bidding right in the concentrated glare of publicity, where the responsibility could be and, what is much more vital, would be correctly placed by every voter. And so the profession of politics went out of existence in Galveston, and the ward politician, who had misgoverned the city for generations, went snarling away to play with county and state offices.

The Colorado Springs Plan

FIFTY cities have copied the Galveston plan. Des Moines improved it by making the ballot non-partisan, because a voter can recognize and select the five names for himself without the help of a party label. The bunches of candidates are thus definitely abolished, and the influence of the bunch-maker over the official vanishes.

Boston is the first major city to reach a short-ballot basis. The plan creates a council of nine members elected at large, three at a time, and a mayor, all on a non-partisan ballot. There is also a small elective school committee. After the first year the maximum number of offices filled at one election is six, the minimum four.

And, finally, take off your hat to Colorado Springs, for that hustling little city has gone them all one better. Her new commission rotates, so that two members are elected at one election and the three other at the next. This is the shortest ballot in the country. It is non-partisan, of course. What a joke it would be for politicians to tie together two nominees and try to inspire loyalty for this on the ground that it was a straight ticket! And each candidate must file an affidavit swearing that he represents no political party or organization—just himself and his prospective constituents. Not content with making the machine unnecessary, they have made it illegal!

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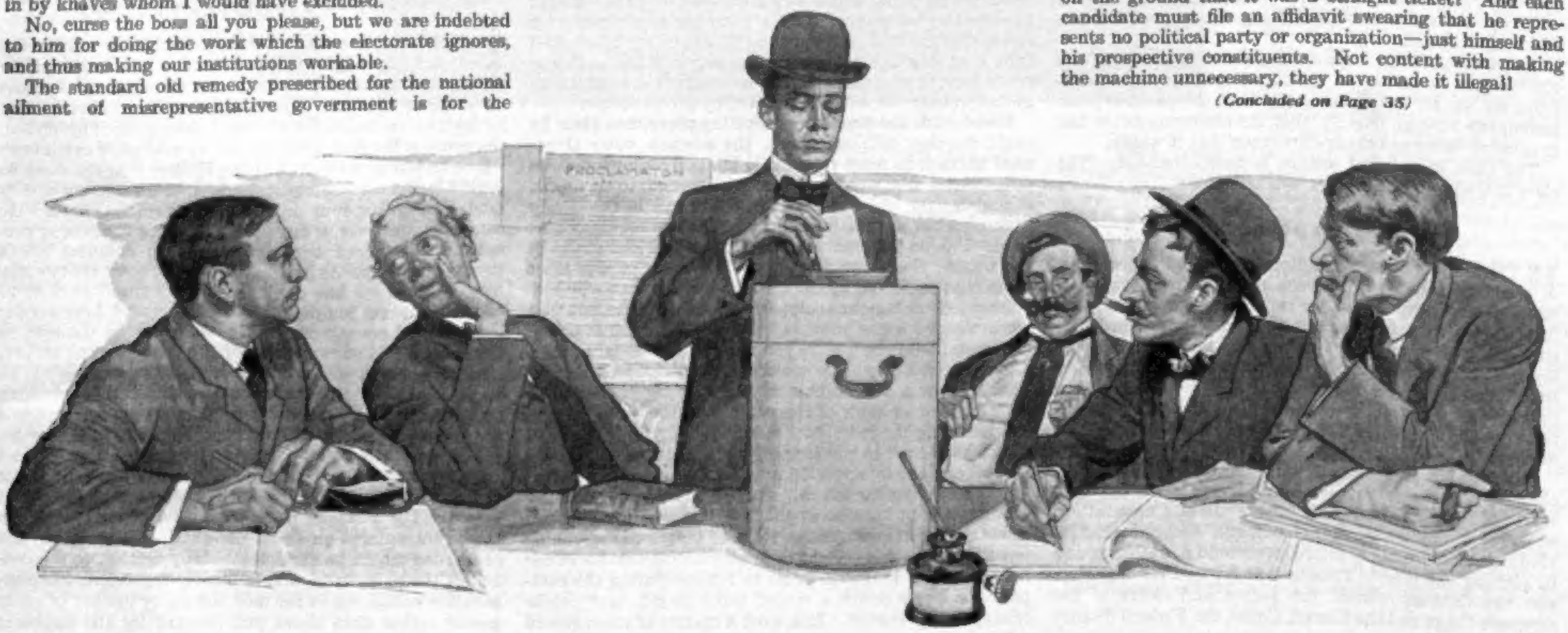


THE HIRELING

By RUPERT HUGHES

ILLUSTRATED BY LESTER RALPH

IN ONE hand he held her wrist, her meager, puny wrist; her arm was a mere lath, with splinters for fingers. In his other palm his busy little watch resounded in the still room, as if some tiny blacksmith were hammering an elfin anvil within. On the dial the second-hand nibbled round and round its circle like a mouse in a cage: the slim index of the minutes moved just perceptibly in its large leisure, while the hour-hand seemed to stand fast. In its epoch it progressed as a glacier marches in ours.

The question was whether the young woman whose wrist the young doctor held were for time or eternity. The hour-hand should not complete its cycle before the riddle was answered.

The artery under the doctor's attentive fingers gave only the hint of a pulse. Its flutters were failing like the last quivers of a dying wren. Already it moved only as often as the second-hand, and it must beat more rarely still, and her slow and shallow breathing must be slower and shallower still, before the desperate experiment was done.

The doctor was trying to be, and needing to be, both old and wise, and, for all of him, he was neither. The little, dreamy lamp hardly so much lighted the room as mystified it, with big glooms on wall and floor, and pallor on the wan figure glimmering on the white bed. Within the shadow a Shadow seemed to be waiting with cynical patience, as if it were more sure of its client than the physician was—as if, indeed, it were sardonically amused at the groping guesswork of the young man who dared to match capsules and drams against Old Inevitable.

But the doctor's thoughts were only half concerned with the unconscious girl whose wrist he held. Here, under the cloak of death, he was musing on another girl—the girl he had danced with half an hour ago. The music of a waltz was profanely lilting through this very room, stealing across the lawns between the home of festival and this house of pain. He had left the dance unwillingly, for though he was a doctor he was young and he could not forget the other girl, even in the presence of this that was once, and might be again, a girl. He had danced with her, too—or with It—only a few weeks ago.

When he had first come to Carthage—as the small town was largely named—and swung his shingle from the pillar on the porch, and hung his diploma in the parlor of the boarding-house where he had his office, he had seen Ruth Manning and admired her.

She had gone past the house, laughing as the belles of small towns laugh. Ruth Manning had then all the gifts that health could give: full cheeks of a peachy bloom, lips of crimson, round lines everywhere. Her walk was itself a pulse of health, and through her dimity sleeves her arms glowed, round and warm. He had looked upon her with eyes of interest till he learned that she was already affianced. Then his eyes had turned elsewhere, with a little twinge of envy for the lucky man who had preëmpted her.

And now she was here—under a sheet, her gaunt form modeled in sharp ridges, her breast and throat mere anatomies, her cheeks scooped with pools of shadow, her eyes unbeautiful and dreary, her hair a dead mass about her skull, like seaweed on a rock. Even so, she was better than the writhing, screaming, tormented, trapped animal she had been without his opiates.

In either estate she was now in the uttermost contrast with Enid Layton, the girl he had just danced with. The girl he had just danced with was what this girl had been; but it seemed impossible that she should ever become what this girl was now. Doctor Merrill had held the other girl's wrist, too, as he danced; his fingers had chanced to fall upon her pulse and found it a living, rhythmic thing as she ran and whirled. Her body was lithe, thrilled with life, thrilling him with life; her eyes were liquid radiance, her hair a gleaming aureole about a great, creamy rose, and her laughter a music. So much difference was packed in the mere word Health.

She in her wellness had been unable to understand the peril of the sick girl and had begrudged her the doctor's thought and time; and the doctor had most unwillingly left the dance for the bedside of his patient. From the distance and through the stillness the music followed him and beat in the dismal room like a pulse. And jealousy of whatsoever other man was now clasping that waist followed him and tormented him insistently, among torments that should have been greater.

The sick girl's mother and the young man betrothed to her, and even the trained nurse he had recommended, had been shocked that he should have frivoled while his patient lay clutching the very sod on the edge of the grave. But when is a doctor to dance except when people are dying? And when can he smile unless he turn his back on somebody's sorrow? So, young doctors, if they love, must make love between the agonies that are their trade.

She Waited Two Hours in Her Tightest Shoes for Merrill to Come for Her

Patients had been few at first for Doctor Merrill, newcome to Carthage, and he had occupied his too-abundant leisure with the important business of making acquaintances in what Carthage called its best society. His idle heart had found time to concern itself with Judge Layton's daughter, and she had found him a novelty among the young fellows with whom long familiarity had bred contempt.

Doctor Merrill had made a diagnosis of his troubled condition in the presence and in the absence of Enid Layton, and his diagnosis was heart disease. He had prescribed for himself frequent doses of her conversation, and her parents had made no objection. In a town where most of the ambitious young men made for large cities, and most of the remnant were lazy, the coming of Doctor Merrill from a still smaller town had a look of ambition that seemed to promise well for his future.

His infatuation for Enid Layton was the signal for a sudden rush of business to his office. Patients multiplied about him and emergency calls kept him peripatetic around the town. But, delightful as this was for his prospects and his pocketbook, it began to look like a conspiracy of events against his courtship. In some mysterious manner the hour he was to call upon Enid Layton was sure to be chosen by some child to fall upon a red-hot stove, or to get a bone in its throat, or to break out into constellations of red spots.

Twice, when a new play came to the opera-house, he extravagantly bought parquet seats for Enid Layton, and on both occasions he was called out of the audience—once by the apoplexy of a fat comedian whose life he saved by working over him all night, and once by a boiler explosion that rained injuries upon the crew at the gas works. Each time he was compelled to leave Miss Layton to get home as best she could. She found it humiliating, and she was frankly displeased. She seemed to blame the doctor for the accidents.

The following week, on the evening of the annual reception given by "Mrs. Colonel" Losee, she waited two hours in her tightest shoes and her most breathless corsets for Merrill to come for her. At the end of that time a messenger brought her word that one of the few street-cars in town had run over one of the few visitors in town and tangled him up in its axles so completely that Doctor Merrill had ruined his clothes and exhausted his strength as well as his time in his humane endeavor. Enid Layton was sorrier for herself than for the doctor or his salvage. The doctor saved a life—and there are so many lives. She lost a reception—and in Carthage there were so few affairs pretending to the name reception.

Miss Layton was a rather exigent young woman, and she began to grow more and more difficult to Doctor Merrill. He apologized humbly for the untimeliness of the townspeople's woes and vowed that he would reform.

"Enid," he declared, "if an earthquake hits the town and lines Main Street with a double row of patients, I won't let 'em make me five minutes late."

"Well, I'll forgive you this time."

"And you'll go to the Stafford party with me?"

"Yes; but remember, if you disappoint me once more I'll never speak to you again. It's the nicest party going on this winter, and Ralph Wickham has asked to take me. But I'd rather go with you, if—if I can trust you."

Knights slew whosoever stood between them and their trysts; why should a modern knight be turned aside to play the Samaritan? So Merrill, the knight of the burning pestle, vowed that he would beau his belle to this festival in all despite.

How was he to know that in the interim Ruth Manning was to fall ill, and that the family doctor was to fall ill, too, and recommend Merrill as his substitute? It was impossible to refuse the commission. A few weeks earlier, indeed, he would have welcomed it as an ideal opportunity to display his skill importantly, and as an eminent advertisement of the wares he had brought from his medical school. But now he almost regretted the call, he almost regarded Ruth Manning's illness as an impertinent interference with his heart's profession. He made haste to cure her, but she would not hurry—except to grow more ill. The night before the Stafford party she was in so serious a state that Merrill stayed by till daybreak. It was a bitter night of gasps and groans, of burning fever and arctic chills, and floods of pain so fierce that the mother paced the floor, wringing her hands and tugging at Merrill's arms, imploring him to do something for her child. Even the trained nurse watched him with eyes of appeal.

He had already exhausted every device he could remember from his schooling or could study up in the few books of his library. Yet the girl had grown steadily worse, and the fever had wrought upon her like an invisible hyena worrying its prey, flinging and tossing a body unable to resist, able only to hurt and to be afraid. There was such wantonness in the girl's pain that it was almost impossible not to feel a ghostly enemy chuckling over the fiendish sport.

Her ailment was plainly what the doctors of that day specified as peritonitis, though they grouped under that one word many onsets little understood and not at all distinguished. Their theory of the disease was vague, but the reality of the torment was sharp and unescapable.

Merrill's only reply to the anguishes that twisted Ruth Manning was an opiate. He felt the temporizing vanity of it. It was like answering a petitioner's complaints by gagging him, like quieting a starving child by locking it in a dark room.

Nowadays a surgeon would have localized the evil at once as the commonplace appendicitis, and the patient would have been ordered to the table forthwith. In that day doctors sat by wondering, waiting, injecting drugs as fast as they dared, and silencing the outcries almost less for the patient's sake than for the sake of the doctor's and the family's nerves. But what else was to be done?

The morning of the Stafford dance found Merrill in despair. After a night of horrible failure to help the patient he left the Manning home a beaten skulker from the firing line. It was summer, but the early wind was chilly and the dawn was grisly in the sky. His boarding-house was a dolorous retreat, but it was all the hiding place he had. He opened the door quietly with his latchkey and sneaked in.

On the cold marble-topped table in the musty hall he found a few letters—last night's mail.

There was nothing to cheer him. He split the envelopes open with his forefinger as he stumbled up the steps to his room. The letters that were not circulars were bills, some of them ancient, some of them urgent. But he tossed them aside. Why should a doctor make haste to settle with others, when no one makes haste to settle with him?

He threw himself on his bed, but he was too worn out to sleep. In the dark labyrinth of the girl's veins an evil

was coursing, prospering, reveling, and he could not check it by any means discoverable to his frantic meditation. He felt the need of giving his mind a change of thought. He found an Eastern medical journal for which he subscribed. The latest number was still unopened. He tore off the wrapper and scanned the pages with a heavy eye, glancing through its polysyllabic advertisements promising miracles, its articles describing, with unblushing minuteness, forbidden topics draped in thick veils of technical language, discussions of loathsome themes ennobled by the humanity of their treatment—he gave a languid start as his eyes fell on an article translated from a foreign periodical. It described a new and marvelous cure for peritonitis, devised by an eminent German specialist. The percentage of successes claimed was very high for that destructive period, though it would be accounted very low in our more economical day.

Medical theories come and go like fashions; some of them return into respectable vogue for a while, others of them lapse permanently into barbarism. The theory Merrill happened upon that morning would be scoffed at by a tyro today, though a great man propounded it then; the treatment would not be ventured by a quack today, though a great man favored it then. But the same thing shall be true tomorrow of many of our hodiernal practices. The one important thing about this theory is that a young man in a desperate plight made use of it.

And this was the theory as the article spread it before him:

A disease is the devastation of an army of germs; the bodily tissue resists them and slaughters them as the Greeks mowed the Persians down at Marathon. Sometimes the victory is easy; sometimes the invading army so outnumbers the patrols and reënforcements pour in so unceasingly that the defenders have no respite for breath or that renewing sleep which all life needs. If only the inflamed tissues could be forced to absolute repose for a while the enemies would assail it in vain, and it would waken to new life with vigor, refreshed for any demand. The method of enforcing that sleep was, as it were, to knock the tissue unconscious, to drug it just a little this side of death and keep it there till it was completely refreshed. Q. E. D.

An important detail, of course, was that the doctor should not go just a hair's breadth too far and murder the patient he meant to repair.

The German physician said he tried it and succeeded now and then. Whether those he saved would have got well anyhow, and got well rather in spite of the treatment than because of it, or got well because of some other effect than the one he aimed at—who should know?

In any case young Doctor Merrill was so forlorn of hope for Ruth Manning and so jaded with the failure of his respectable cures that he was attracted by the very rashness and picturesqueness of the new treatment. To lower the vitality of the girl till the ravenous disease starved upon her pale blood, and then to snatch her from the very fangs of death—it was worth the trial, anyway.

He told himself it was the eminence of the German inventor that ratified the policy, but its real charm was its daring. Merrill was a young soldier in the oldest of wars. If he saved his patient by dangling her over the grave it would be a glorious victory. If his patient died—well, she could not die any deader than she promised to die under his other prescriptions.

Meanwhile, the boarding-house was coming to life and the odor of cooking preceded the clamor of the breakfast-bell up the stairs and under the doors. Merrill made a dash for the communal bathroom, captured it, filled the ancient tub with cold water and flung his weary body into it. He rose refreshed, rejuvenated by the daily miracle in the fountain of youth, and went down to his breakfast with courage for anything.

During the busy day that followed he kept pondering the German plan of partial murder for the health's sake. It had so brave a scheme that it quickened him. He brought an unusual cheer into the sickrooms he visited that day. He felt assured of success, of a victory over death, a victory over poverty and oblivion. And it all meant to him that Miss Enid Layton should become, in the phrase of the town, "Mrs. Doctor" Merrill.

But he dared not discuss his new treatment with any one in Carthage, least of all with the mother of Ruth Manning or with her betrothed. He was tempted to ask the advice of a venerable physician, but rash youth fears to be dissuaded. Merrill feared also to trust his secret to some rival, lest he might be accused of malpractice if he failed. After all, medicine is a business as well as an art and a philanthropy.

Late in the afternoon he visited the Manning house to get the treatment under way. He found the girl so weak, the tide of life ebbed so far, that to force it further back seemed dangerous indeed. Even King Canute had failed to check the incoming waves; but young Merrill proposed not only to drive them back down the beach but also to recall them at his instant signal.

His Eyes Fell on an Article Translated From a Foreign Periodical

It was a romantic theory, but it terrified him when it came to the definite test. He was afraid to try it. He repeated his usual instructions to the nurse and went out of the door, leaving despair behind and taking it with him. He trudged back to the boarding-house. Then resentment at such a weak surrender spurred him back to his original resolve.

He renewed his determination and set out for the Mannings' house again. Then he grew afraid to tell the nurse that she was to give further sedatives to the dying woman. He wavered a while on an irresolute heel, then turned again and hurried to the pharmacy, where he ordered the laudanum in a disguised form.

Then he marched resolutely up the Manning steps and, leaving the medicine with the nurse, gave her definite orders to administer the harmless-looking poison every half-hour. An oppressive sense of guilt smothered him as if he were a skulking assassin instead of a zealot for saving life.

At the boarding-house his dinner had the taste of funeral-baked meats. He was so steeped in gloomy forebodings that he welcomed the Stafford dance as a brief escape from prison. He felt the need of something bright in his existence, in his heart. Melancholy was about him like a miasma. He would be the better soldier for a little holiday.

He went up to his bachelor cell and put on his finery, such as it was; and as he made himself as exquisite as possible his mind seesawed between the two poles of his immediate destiny: the saving of Ruth Manning, the winning of Enid Layton. His thoughts were a jumble of scientific debate and amorous agitation. As he fretted over the exact balancing of the bow of his lawn tie, his brows were knotted with problems no less weighty than life and death, love, beauty and desire.

His thoughts were so long and so deep that he was already late when he left the boarding-house to collect Enid Layton. He looked at his watch and winced in advance at the wrath with which she would greet his tardy arrival.

Yet his hurrying feet paused almost of habit and turned him into the Manning yard. He could not pass without another look at the wan hoverer on the edge of the abyss. He apologized for the gayety of his raiment, but the girl's mother did not answer him at all, and the girl's fiancé answered him only with a scowl.

Merrill flushed. These two people denied to a doctor even his constitutional privilege of the pursuit of happiness. They could not understand that he was refreshing himself for their better service, and that he wished relaxation now, so that he might be the more taut for an all-night vigil over their beloved.

The only revenge he could inflict on such harsh judges would be the saving of the life of the patient. He vowed a double vow to do it. But when he tiptoed into the sickroom and looked down at the withered husk he was expected to restore to bloom, the miracle looked dubious. He pored over the chart the nurse kept of the temperature, the pulse and the respiration. The drift was steadily downward toward inanition. It was so easy to take life away, so more than wonderful to give it back.

All his traditions and training commanded him to check the escape of soul, but he was committed to this vital experiment and he resolved to see it through to the end.

He took the pulse himself and watched the almost invisible ebb and flow of the breath, then nodded to the nurse.

"All right. I'll be back later."

But the woman followed him to the outer door, away from earshot of the family, and put her chart before him again, making so bold as to say:

"Excuse me, Doctor, but are you sure of the new medicine? Miss Manning is growing weaker so much faster since you began it. Just look at her pulse and her respiration! They've dropped terribly the last few hours. Are you sure the druggist gave you what you ordered?"

He stared into her eyes and saw through the phrase. She had lost the remnant of trust she had in him. He felt an impulse to attempt to regain her respect by explaining his plan, but he doubted if he could succeed. He took refuge in a look of anger at her insubordination and a curt question:

"You have your instructions, haven't you?"

"Ye-yes, Doctor, but——"

"Follow them!"

And he stalked down the steps and out of the yard. As he glanced back she was standing at the door, full of confusion at her humiliation, yet helpless to resent it.

Her mood was exactly his a little later when Enid Layton glared at him as he stood, hat in hand, before her. She put him in his place as a dilatory servitor, and he could find no courage to rebel. The young man who did not blanch before mangled and bleeding forms, who did not hesitate to wield knives and poisons, who watched people die and shed no tears, was a craven weakling before the hot anger of a young girl.

"We've missed several dances already, thanks to you. Why should I wait for your patients? I'm not one of them. I suppose if I were you'd be very attentive."

"I am attentive, Enid. Surely you don't ask me to neglect my duty?"

"Duty—duty! I'm sick of the word. I don't ask you anything—except to quit asking me to go places with you. By all means attend to your patients—go to them every hour of the day or night—go to their rooms—sit up with them—hold their hands—but don't ever ask me to go anywhere with you again. I don't see what right a doctor has, anyway, to expect a woman to love him, marry him, and only see him when nobody else happens to be using him."

He felt the injustice of her anger, the cruelty of it, her selfish littleness; but if her heart was small, so were her hands, her waist and her feet; if her selfishness was great, so was her beauty, so were her eyes. So he dogged her steps and took her beratings, because he loved her, and because when she was amiable she seemed divine.

She continued to harry him all the way to the Staffords' luminous home, where music and light and laughter spilled out of every window and figures darkled on porch and lawn.

Ralph Wickham was hanging about the door when they came in. He would not wait for Enid even to get up the stairs and take off her wraps before he asked for the second dance. If he had dared to ask for the first she would have granted it to spite Merrill, but Wickham would hardly have lived to dance it if Merrill's look was any indication of his mood.

Enid flung off her light scarfs and came down the steps as a slim young moon emerges from a fleecy cloud. Her face brightened on everything except poor Merrill. She hurried him to the dancing floor in silence, but the moment they were whirling, her ill-humor went flying off at a tangent. Before they had circled the parlor twice and the sitting-room once she had said:

"Floor's nice."

And he had answered:

"Isn't it?"

Another tour round the improvised ballroom and she forgot that she had ever been angry with him, for she murmured:

"You're a wonderful dancer."

Like a hurt lover he met her thaw with a cold snap:

"Thanks."

But her gracious moods were as little to be checked as her tempers. They fell like sunshine and rain, equally on the just and the unjust, and they were as little subject to reason or persuasion.

Now that her whole being was a-lilt with the music and the intricate traceries of the dance, the whole world was right and she would not permit a flaw in it. Merrill

lost his own sullen resentment gradually, and became the youth his calendar, if not his calling, indicated

He forgot everything except that she was in his arms, that they were well and happy, and that the music of the spheres was written in waltz time.

When the dance was over the couples, all aglow as they were, made a bolt for the cool outer air in fine disregard of the rules of health. And Merrill went with them. Enid and he found a stripe of shadow between two windows, and their voices grew very tender. But there were so many tender voices, murmurous around them, that Merrill suggested a stroll on the lawn, and she made no show of reluctance.

In those mid-Western towns the sunlight is unkindly frank with the architecture and the fences and the walks, but their moonlight is all the more merciful by contrast, and it does wonders with a little grass, a little shrubbery or a tree.

Enid found a bench under a flowering oleander, and she was so receptive of Merrill's compliments and idolatrous avowals that to refuse his kisses would have been a sad anachronism.

And then, to spoil everything, the music for the next dance struck up—it was not now an enticing waltz, but a sarcastic two-step. Merrill groaned: "This is Wickham's dance"—as one might say: "This is the end of the world." But after an effective pause she said:

"Well, I don't have to dance it, do I? I can sit it out with you, can't I? He'll never find us here."

The only fitting answer was deeds, not words. If the bare-headed Wickham, searching everywhere for his fickle partner, saw the blurred couple embracing on the bench he retreated in discreet dismay. Whatever his opinion, he would never have dared to step up and say to the anonymous shadows:

"I beg your pardon, sir, but may I ask if the lady you are hugging is the lady who promised me this dance?"

When the two-step was played out and Miss Layton came blinking into the light on the arm of the beaming Merrill she confronted the reproachful stare of Wickham with a bland:

"Where were you during the last dance, Ralph? I thought you were coming for me."

Wickham was so dazed with her effrontery and so used to the wiles of the small-town sirens that he could only pretend to accept the fiction. Mumbling an unintelligible answer he fled to his next partner. And the girl, the more lovable for her duplicity, smiled bewitchingly at Merrill.

This dance was also a waltz, and they drifted on its rapturous tide as if they were lagooned away from the noisy world.

But after a while Merrill's contentment was troubled with a reminiscence of the sick girl not far away. At first it was an annoyance, but it grew to a dread. He put it away again and again with the plea that he had a right to smile and breathe of happiness once in a while. He justified himself by telling himself that he would be the better physician for clearing his brain of the black cobwebs. But he could not quite absolve himself. Duty and the dance would not jig to the same measure.

After the waltz the couples adjourned to the porch again. As they moved by silent consent toward the bench by the oleander tub the rumor spread that refreshments were ready.

Enid, hungry for everything savory in life, whirled around. As Merrill turned to follow his eye was caught by a dimly-lighted window in the distance. He knew what window it was, and the meekness, the timidity of it had a pathos that caught him like a far-off wail—like a far-off bugle-call to a soldier reveling in an hour of danger.

His impulse was to go at once to the rescue of the lonely family. But taking one's companion out to supper was among the prime duties of an escort, and he simply could not muster enough courage to suggest to Enid that she let him go. Perhaps the thought that the hovering Wickham would be only too glad to supplant him had some influence, but more compelling was the strange fear that lovers have of offending the unimportant little females they deify with desire. So Merrill, more ashamed of himself than any one could be for him, followed the giggling Enid and, hating her most lovingly, obeyed her whims with mutinous servility.

She found a place on the crowded stairway, and he squeezed in beside her, while the hostess and her mother and the hired girl passed plates and napkins—most of them borrowed, judging from the alien initials in the corners.

Then the young men left their plates on their chairs or on the steps and crowded around the table to select for their partners the best they could snatch from the scrimmage. Each youth brought to each lady such forage as he could achieve, then went back to fill his own plate with what husks remained.

There were sandwiches and chicken salad, and ice cream and cake, and Enid dug her white teeth into them with the avidity of a hungry nymph who had danced herself into a primevally frank appetite.

But Merrill, gaunt as he was with the famine of his long vigil, had no relish for the kickshaws of the feast. His food stuck in his throat and a big lump of misery hardened there. From his coign of disadvantage on the stairs he could see through the open hall door the dim little window blinking to him like a beckoning star. He turned away, but his eye kept recurring to it, and when he was not looking at it he was thinking of it more than ever.

The laughter of the guests irritated him, the hilarity grew abhorrently Macaberesque; he resolved to leave the hateful place at the first possible moment.

When the last ice-cream dish was scraped and the last crumb of cake nibbled the plates were collected with a clatter, and the floor cleared again for the dance. There was no repose for digestion, but the music struck at once into the main business of the evening.

As Merrill followed Enid's eager steps he murmured over her shoulder:

"I must go."

But she did not hear him. She turned and opened her wings as she would fly. Before he quite knew how, one of his arms was about her waist, one of her hands on his shoulder, her other hand in his, and their feet were weaving the waltz. She was buoyant with young ecstasy, and she chattered airy nonsense as they whirled, reversed, and evaded or caromed from collisions with the other whirling couples. But to Merrill it was a dance of death. The music had a blasphemous sound, and he thought the grim musicians would never have done with the tune.

When at last they forbore, the men applauded gallantly, and the musicians, as usual, repeated a few strains. When this supplement was finished Enid flew to the porch again, and was half-way down the steps when Merrill found courage to say:

"I'm sorry, Enid, but I've got to go for a while."

"Go? Where? Why?" And there was an instant acid in her tone.

"I must see my patient, Miss Manning."

"Do you mean to say that you brought me here only to leave me in the lurch again?"

"Miss Manning is very ill."

"Nonsense! She can't be so very sick or you wouldn't have come to the dance at all."

"She is very ill."

"Then you had no right to leave her. You had no right to bring me."

"I know. A doctor has no rights, but—well, I'll come back after a while."

"Never mind, Mr. Merrill—Doctor Merrill. I can get along without you."

"Of course, I'll come back to take you home."

"Don't take all that trouble about only me. I can manage; don't fret. I guess Mr. Wickham will see that I get home safe. There he is now. Good-night."

A harsh finality edged her tone; before he could protest she had left him and found the ever-ready Wickham at the door. As Merrill started to follow her she put her hand through Wickham's arm, and they vanished into the house.

Merrill stood in miserable exile on the steps, while laughing couples brushed past him. Then he went into the house and up the stairs for his hat and overcoat, apologizing to the tête-à-têtes he disturbed. As he came down again the music was rattling off another two-step, a very cynical two-step. Enid was in Wickham's arms. She looked up, and when her eyes met his she flicked them away with disdainful indifference.

He thridded the resentful couples again, and thumped down the outer steps and across the lawn to the street. He walked with backward gaze, his heart aching with the loss of the favor of the prettiest girl in town, his pride smarting under the lash of her contempt. He was a pitiable object, and the only excuses for him were that he was young and that he loved.

His glance fell again on the distant window of the sick girl's home, and it asked for pity like the glazed eye of a wounded deer. He looked at his watch by the light of a street lamp and he was horrified to find that it was an hour later than he had thought. He became at once all physician. If he had any thought of Enid Layton it was one of reproach for her as a Circe who had cast an evil spell upon him, fed him with lotos when he should have been at his duty. But most he reproached himself. He feared what he might find at the Manning home. He was afraid that in his absence a grim visitor might have called at the house and gone hence with a soul. He resolved that he would never leave another patient, never dance again while any one was ill. And he meant it at the time.

He quickened his steps till he was running. There were shadows in the glass of the front door, and signs of stir about the house.

He dashed up the steps. The muffled bell answered his tug with a knell-like clang. The door was opened at once. The family and the nurse were in the hall. They were in consultation and they had just decided to send for another doctor.

The mother greeted him with a cry of relief and of bitterness which he could hardly resent:

"She's dying! My child's dying! You've left her to die while you danced. It was cruel. And it's your medicine that's killing her. She has grown worse from the minute you began it. The nurse will tell you. I've ordered her to stop. I've forbidden her to give any more. We were just sending for another doctor. But I'm afraid it's too late to save her."

Merrill forgot his own gloom in a reaction to the new crisis. The panic in the household must be quelled; he must resume his authority and assert it. He spoke with the positiveness doctors assume most when they feel it least, for they must treat the family and the environment as well as the patient.

Merrill never felt less assurance than he pretended now, but there was rigor as well as comfort in his tone.

(Continued on Page 30)

"Hello, Mother! What Have You Been Crying About?"

HOW TO BORROW MONEY

Using and Abusing a Line of Credit—By Will Payne

ILLUSTRATED BY F. L. FITHIAN

USUALLY, when a man wants to borrow it is the result rather than the method that he is concerned about. Yet there are styles of borrowing to suit all tastes. One may borrow from his own bank on his general credit, giving his note of hand in the old-fashioned way. Or, he may borrow by rediscounting his bills receivable or putting them up as collateral. Again, the bank will probably advance him eighty cents on the dollar on his accounts receivable. And if the bank will not there are so-called credit companies that make a regular business of buying merchants' accounts receivable on a twenty-per-cent margin—advancing eighty dollars for every hundred dollars' worth of receivables.

A Man Might as Well be Caught Robbing a Train as Patronizing Messrs. Fast, Loose & Co.

Then, if a man's business is of considerable size—with a capital, say, of a hundred thousand dollars or more—and he can make a good credit showing, he may put his notes into the hands of a broker who will sell them to banks at a distance on the strength of the broker's recommendations and the borrower's statement.

The facilities, in fact, are so ample that if a man is entitled to borrow at all he should have no difficulty, in normal times, in doing it. Some borrowers may combine all of the above methods. And there is really nothing to prevent a borrower with well-established credit from secretly combining two or three of the methods and borrowing two or three times as much as he is entitled to—nothing, that is, except that he would have to lie about it, and would certainly be found out in time, which would destroy his credit and probably put him out of business.

That so few people do fraudulently overborrow when so many could do it easily shows the high average honesty of mankind. Or, at least, it shows an almost universal prevalence of the opinion that honesty is the best policy.

How Lame Ducks Help Each Other

AND if a man has reached the pass where he cannot borrow in any of these various ways he is still not at the end of his rope. The banks may refuse to lend him another dollar. He may have pledged all his receivables and other assets. The people with whom he deals may decline to sell him any more goods on credit. But if he has a credit rating one more avenue is still open to him. Possibly you have noticed in the metropolitan press advertisements reading substantially as follows:

TO MERCHANTS AND MANUFACTURERS

Do you find that your ordinary facilities for borrowing are exhausted? Are you in need of further capital for carrying on and extending your business? If so, communicate with us. Our resources for obtaining extra capital are unsurpassed. Our only charge is a small commission upon the amount obtained. We require no collateral or indorsers; only a credit rating. Communications strictly confidential. FAST, LOOSE & CO.

To the hard-pressed debtor that may look like an unexpected ray of hope. Here is a helpful concern that will do his borrowing for him when he is no longer able to do it himself, charging only a commission and requiring no security.

Indeed, Messrs. Fast, Loose & Co., quixotic as their proposal seems, may temporarily assist him to a fresh supply of capital. They will, however, give him no actual money. They will take his notes for ten thousand dollars say, and give him in exchange therefor the notes of other hard-pressed borrowers for a like amount, charging both borrowers a commission on the transaction of three to five per cent

Their business is known—and reprobated—in banking circles as professional note-kiting. They aim to reach those lame ducks who are just about at the end of their tether, but who still have a credit rating and some appearance of financial responsibility. They provide a medium by which the ducks swap notes.

Morally, it may be quite beautiful—a sort of blind leading the halt, or two one-legged men assisting each other over a bad bit of road. The notes are made out for odd amounts, so as to have the appearance of genuine commercial transactions. Lame Duck A will turn in his notes, each for an odd amount, aggregating five thousand dollars, and receive a like total in the notes of Lame Ducks B and C. He will invent some plausible lie to the effect that the notes came to him in the regular course of trade, for goods sold or the like. And as Lame Ducks B and C still have a credit rating he may thus b able to use the notes as collateral, or even to get them discounted. Meanwhile, B and C are hopefully offering the notes of A, which they pretend to have received in a legitimate way

Almost any sort of signed promise to pay has an appearance of value, and by this arrangement several men, each one of whom has practically exhausted his credit, may obtain a fresh supply.

This note-kiting appeals only to those who are tottering on the brink. So far as the effect upon his bank credit is concerned a man might as well be caught robbing a train as patronizing Messrs. Fast, Loose & Co

This sort of spurious business is, of course, the merest infinitesimal fraction of the genuine business. Nevertheless, the positive extent to which it is practiced and the comparative ease with which paper of this sort may be worked off are rather surprising. A recent schedule in bankruptcy contained a list of twenty-one protested notes, only two made by the same concern, which had figured in the defunct concern's kiting operations.

Messrs. Fast, Loose & Co. have an obvious advantage over their clients. They know the clients are tottering on the brink. They know the clients know that the paper they are receiving is more or less dubious. So they are not always above taking the paper of a concern which may be worth, say, sixty cents on the dollar and giving in exchange paper worth six cents on the dollar—which they have procured at about that rate.

A very interesting instance of note-kiting was recently brought to light. Two ingenious gentlemen proposed to buy a manufacturing establishment in good credit. Because its name is quite different we will call it the Peter Peterson Printing Company of Indiana. They actually obtained some sort of option on the plant. But they had neither money nor credit. So they organized what we will call the P. Peterson Printing Company of Illinois, and then betook themselves to Messrs. Heller & Co., professional note-kiters, whom they supplied with bundles of the bills payable of the new paper corporation. Messrs Heller & Co., by feats of mendacity that probably will never be entirely explained, succeeded in disposing of some twenty-five thousand dollars of this paper on the strength of the credit of the Peter Peterson Printing Company of Indiana The Illinois corporation which made the paper hadn't a solitary cent of assets. Yet it succeeded in disposing of enough paper to make the first payment in purchase of its namesake, which did have assets and a going business

The first payment, however, was never made. No doubt Messrs. Heller & Co. realized that the two gentlemen who organized the Illinois corporation were about to get something for nothing, and that it was the energy of Heller & Co. which was enabling them to perform that feat So Heller & Co. conveniently failed and kept the twenty-five thousand themselves.

For protection against these shady characters the financial world has its own special police. The managers of the banks' credit departments make up part of the force, and there are agencies that give particular attention to detective work in that line.

The Activities of Mr. Apjohn

NOT long ago a man whom we may call Z. Apjohn, as he is still out of jail, was operating a small but apparently flourishing factory in Chicago. He had a very fair credit rating, made an excellent financial statement and stood well with his bank. But one day the bank conceived a suspicion that he was kiting checks—a thing all banks abhor. There seemed no good reason for his doing it, yet the bank called upon a reporting agency—which is, in effect, a detective agency also—for a report.

The head of the agency looked over the matter on file concerning Mr. Apjohn, and instantly noted that although his age was given as forty-seven there wasn't a word about him prior to 1902, when he said he first located in Chicago and purchased the little factory that he had since conducted and enlarged. As he was then forty years of age, manifestly he had been doing something or other before that. Probably an alert, all-round suspiciousness is the first quality of every good detective. So a reporter was sent out to get a statement from Mr. Apjohn concerning his antecedents; but the reporter returned with no other information than that he had been engaged in business in Minnesota prior to 1902. A clerk was then set to searching old city directories. In the directory for 1894 he discovered "Z. Apjohn, President United Selling Society." Thus the detective arrived at a tentative conclusion that Mr. Apjohn had been lying. He and his Selling Society—a sort of mail-order proposition—were not in the directory for 1895.

Morally, it May be Quite Beautiful

To discover why they had disappeared between 1894 and 1895 was merely a matter of patient digging Court records showed that a receiver had been appointed for the United Selling Society in the latter part of 1894. A lawyer who had appeared for the creditors was located and interviewed. Personally, he knew nothing of Apjohn, whom he had never seen; but through his office records a creditor was unearthed who recalled having heard that Apjohn had gone to Pittsburgh. The Pittsburgh city directories and commercial reports gave no clew; but there was a police record that in 1898 one Z. Apjohn had

been apprehended with two other persons, the trio having been operating a concern in the get-rich-quick line. Mr Apjohn had given cash bail in the amount of two thousand dollars and jumped the bond. That was all Pittsburgh had to say about him, but it was sufficient to confirm the detective's most dearly-cherished suspicions

This record was presented to the bank, which, however, was very loath to believe that it could be the same person. It really goes against nature for a bank to believe ill of a person who keeps a good balance with it and doesn't overborrow. Some of the greatest rogues in the world have enjoyed the esteem and recommendation of their banks.

It was sufficient, however, to cause a very searching investigation which showed that Mr. Apjohn had not only been blowing up his credit like a balloon, but had ingeniously forced the creditors themselves to furnish the gas. For example, he would buy goods and machinery worth five thousand dollars on credit; enter them in his assets at ten thousand dollars, and sell paper on the strength of them. Out of the proceeds of the paper he would pay a handsome dividend and then peddle out a block of stock in his concern among credulous investors. Owing to this investigation he failed before he was as ripe as he had expected to be; but even so, he left a large number of victims.

Kiting checks is an old and extremely obnoxious device for obtaining credit unwarrantably. Hardly any bank will stand it, even from a customer previously in good repute. In its simple form A gives B a check for a thousand dollars, while B gives A one for a like amount. Together they get the use of two thousand dollars for one day, without interest. It is not merely the loss of interest, however, that makes the practice so objectionable to the banks, as the following incident will illustrate:

Adams, whose financial standing was somewhat shaky, was indebted to West in the sum of seven thousand dollars. Like a thrifty creditor, West wished to nurse Adams along until he could collect the debt. From time to time, therefore, as some crisis appeared in Adams' tangled affairs, West would lend him, for a day or two, a thousand or fifteen hundred or even two thousand dollars. Adams' prospects did not improve as time passed, and West grew decidedly nervous.

Collection by Kiting

NOW, West kept an account in the Wheat National Bank and one in the Rye National, while Adams kept his account in the Oats National. Whenever West, in making a temporary loan, would give Adams a check on the Wheat National or the Rye National Adams would take the check to that bank and have it certified, then deposit it in the Oats National.

"See here, Adams," said West one day: "when I give you a check for a thousand or two thousand, why do you run over and get the bank to certify it? It looks as though you didn't have any confidence in me; as though you doubted that my simple, uncertified check for a thousand or two was good. It hurts my standing with my banks. They think you're suspicious of me and that makes them suspicious. I won't submit to it any longer."

Adams, therefore, informed the Oats National that his friend West objected to having his checks certified. He couldn't afford, he explained, to offend West, whose financial assistance was very convenient. So, thereafter, he would deposit West's checks uncertified, to which the bank agreed.

Not long after, in one of his chronic crises, Adams repaired to West for assistance. He needed two thousand dollars for a couple of days.

"I'll tell you what I'll do, Adams," said West. "I need some money myself today. You owe me seven thousand dollars and you want two thousand more. Give me your check for nine thousand dollars, and I'll give you a check for seven thousand on the Wheat National and one for two thousand on the Rye National. In short, as to the seven thousand dollars we'll just kite checks."

To this proposal Adams gladly acceded and the checks were duly exchanged. Adams took West's two checks to the Oats National and deposited them. West followed him into the bank. Five minutes after the deposit was made he presented to the paying teller Adams' check for nine thousand dollars and demanded that it be certified. As Adams then had that amount to his credit the teller certified the check—making it the obligation not of Adams but of the bank itself. Whereupon West tripped over to the Wheat National and drew out every cent he had on deposit there. Hence, when the seven-thousand-dollar check on that bank which he had given Adams was presented for payment the bank refused to honor it, West having no longer any balance there.

By this check-kiting transaction West collected the seven thousand dollars which Adams had long owed him and which he had feared, with good reason, he would never get. Indeed, the moment West's check was returned unpaid the Oats National hopped nimbly upon Mr. Adams, putting him in the hands of a receiver. Which serves to illustrate why banks loathe check-kiting.

It should be said, however, that dishonesty of the cold-blooded, premeditated sort is relatively insignificant. Swindlers, however numerous, are still comparatively few; and usually they look for victims elsewhere than among bankers. The real danger to the lender comes not so much from the intentional cheat as from the merely fatuous one who begins by cheating himself. This is illustrated by what, considering the amount involved, was one of the worst cases of overborrowing on record.

Whereupon the Prudent Vice-President Lectured the Man on the Folly of Borrowing Money for So Unbusinesslike a Purpose

A fish and oyster house was established many years ago and became foremost in its line. It was profitable and enjoyed the highest credit. But about ten years ago it went through a process of promotion, issuing new common and preferred stock and absorbing a number of competitors.

It then did two foolish things. First, it began buying off competitors by taking them in at a liberal figure—instead of pulverizing them and taking them in at its own price, after the heartless but eminently-successful manner of the Standard Oil Company. Some bought-off competitors, contrary to the stipulations of their contract, again engaged competitively in the fish business, and the company started suits against them. Thus it became involved in a tangle of litigation which finally, it is said, cost it over half a million dollars.

From these and other causes, some time after the promotion, the company wasn't making as good a showing as had been anticipated. So it began doctoring its statements—not very much at first, only a little touching up here and there. That sort of thing is a good deal like tapping the till. The unhappy clerk takes only a ten or a twenty at first—which he can surely replace in a couple of weeks, especially if the ponies run right. But only about twice out of a hundred times does he replace it. The other ninety-eight times he takes more, and then more.

The company had splendid credit. Banks almost everywhere would buy its paper without question. Note-brokers, naturally, were anxious to get the handling of so vendible a commodity. "There used to be a string of them at the door asking for it," said an officer of the concern. And the company's statements showed that it was entitled to all the credit it was getting. But the statements didn't show the truth. As competitors were bought up and the costly litigation proceeded the company's borrowings increased. It adopted the fatuous expedient of understating the amount of its notes outstanding

Time came when the company's borrowings amounted to five and a half million dollars; but the balance sheet that it gave out understated the amount by a million three hundred thousand dollars—to such staggering proportions had the lie finally grown. That it had grown to proportions quite unwieldy became clear to certain officers of the company. They went to the banks and confessed. The result was a receivership and a very drastic reorganization which left nothing, or practically nothing, for the stockholders. An incidental result was a couple of indictments.

Now, it is the opinion of persons in a position to judge that the company would never have got into serious trouble if it had simply stuck to the truth in its statements. A truthful showing of its condition would have evoked criticism and good counsel by which the faults in its policy might have been corrected. At the moment the receiver was appointed the company had a great and profitable business and sound assets to the amount of millions. Probably it could even then have swung its heavy load of debt and avoided bankruptcy if it had possessed the confidence and good will of the banks. But when it confessed that it had understated its debts to the amount of a million and a quarter dollars its credit, naturally, was destroyed. To say that the banks were excessively annoyed is to state it mildly. They were, in fact, red hot.

Taking a Brewery

THE statements, of course, were false. Banks point out that one of the advantages of requiring a written, signed statement is that the signer becomes criminally liable if the statement is false. So far, however, there have been no prosecutions under the two indictments which were returned by the grand jury in this case; and I have been unable to discover any prosecution in any like case—although the banks must from time to time discover falsehood in other statements. The criminal liability seems to be prized by the banks mostly as a preventive and as an efficient means of enforcing a settlement. Naturally, a debtor who is subject to indictment is going to do all he can to meet the wishes of the creditor.

It is surprising, indeed, what a person can do in the higher walks of finance and still keep out of jail. There is a case on record in which a gentleman practically "swiped" a whole brewery, not only from a bank, but from a receiver and a United States Court. The bank in question had failed. The brewer was indebted to it in the sum of nearly half a million dollars. The receiver of the bank, therefore, took possession of the brewery, but left the brewer in charge as superintendent. It seemed probable that this temporary superintendency was all that would be left to him. But he was a resourceful man.

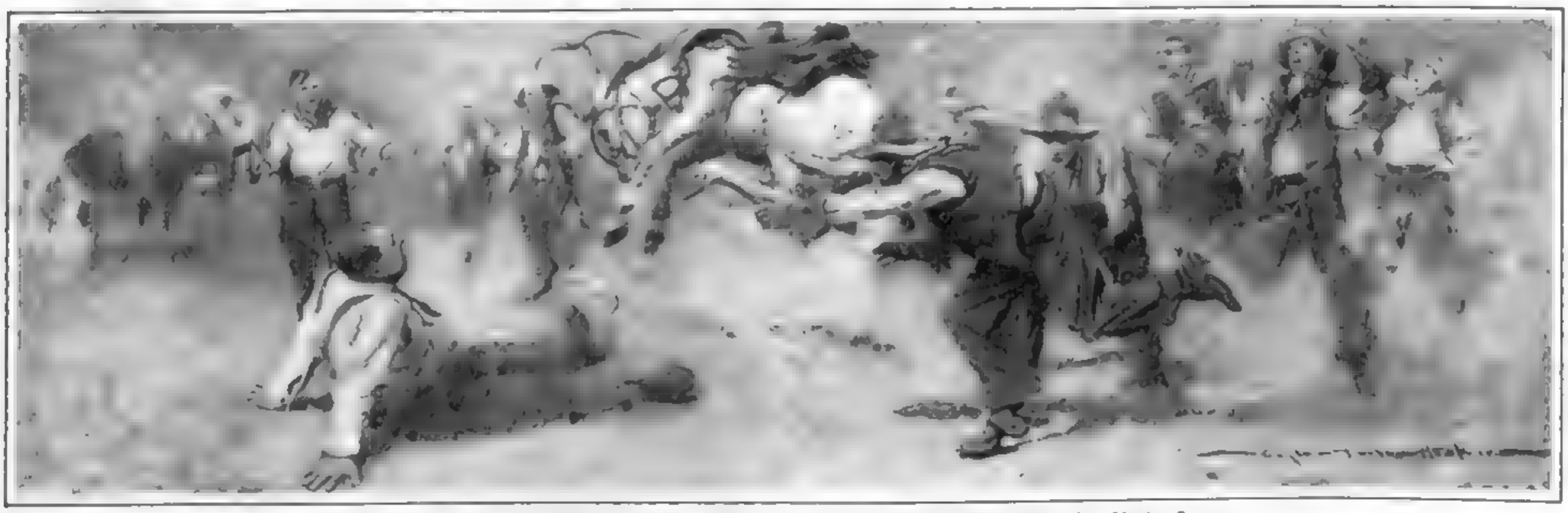
There had been ruinous competition among the brewers, to escape which they had got up a very tight little combination in restraint of trade—contrary to the statutes in such cases made and provided. A feature of this compact was that if any brewer made deliveries of beer to a saloon for three consecutive days, without protest from any other member of the combination, then that saloon was considered as "tied" to that brewery, and no other brewer might take its trade without bringing down upon himself all the pains and penalties of the compact.

This was all quite illegal, of course; but under the fierce competition that had prevailed no brewery had made any money to speak of, and it seemed that the only way in which they could make any money was to stop the competition. The receiver of the bank naturally wished this particular brewery to make money, for otherwise it could never pay its heavy indebtedness to the bank. So—quite unofficially—he assented to the illegal combination. It is said that the United States Court, whose agent the receiver was, also—very unofficially—assented to the combination.

One fatal morning no line of ponderous wagons piled high with kegs issued from the establishment of the bankrupt

(Concluded on Page 26)

The Man Who Feared to Die



Four Separate Times Did Henry James Bradley Babbit Come Into Thumping Collision With New Mexico Scenery

By GEORGE PATTULLO

ILLUSTRATED BY GAYLE P. HOSKINS

THERE is a saying that Texas holds two fools—the man who, living there since the beginning of time, tries to forecast the weather, and the man who has just come. It really seems as if this maxim could be made to embrace more, to take in the whole world and the dwellers thereon. For instance—surely Mr. Grumpy, soured by hard jogging of elbows along the rushing path, who dogmatically places a fellow-being in this class or that without modification, pity, favor or intimate knowledge, is as far gone in foolery as the triumphant youngster to whom every man, woman and child on this terrestrial sphere shows in two positive shades, white and black. Which is to say that it is much more comfortable to have no hard-and-fast opinions at all, but to be eternally prepared and vigilant for shocks in unlikely quarters.

After we had shrunk from Babbit's bare soul during two nights of unescapable confidences, all three of us differed. The ship's doctor laid down, with a certain compassion, that the man was slightly deranged, due probably to working at a severe nervous tension and consequent dyspepsia; his symptoms were not uncommon, but he ought certainly to take a long rest, far from the scenes of his daily activities, if he would escape a madhouse. Clark, who was twenty, and gloried in brutal trials of strength, branded him unequivocally.

"He's a quitter, that's what he is—a dirty quitter. Any man who'll whine about himself the way he does is a quitter. Isn't he, Wilkins?"

"I don't know. I'd like to see more of him," I observed, with caution.

"You're welcome, then. Don't let him come near me, that's all. He leaves a bad taste in the mouth, with his frightened eyes and bleating all the time about how he feels."

Clark snorted his disdain and swung around in his chair, rising presently to join the bridge game in progress in a corner of the smoking-room. We could hear him in heated argument as to the relative merits of a bulky negro and a white pugilist; a sad taste in a youth of nice upbringing and some promise—besides, he was all wrong. I had excellent information for placing my twenty dollars the other way.

It was true that Babbit did bleat considerably. Perhaps one could have found it in him to pity the man's misery had there been any visible evidence of a cause therefor, but to the eye Babbit presented an extremely well-nourished, prosperous exterior.

It happened that he was placed next me at table, and the boat had scarcely begun to wriggle to the fine swing of an unbroken swell when I was obliged to notice him.

"Take it away," he said fretfully, to the steward.

"Seasick already?" I hazarded, but I was wrong. They gave him sole after the lobster was removed, and he ate painstakingly, masticating with such exaggerated care that I began to suspect the character of his teeth.

"I have to be awf'ly careful of what I eat," he explained, in an anxious tone. "Most things play the deuce with me. I find that if one chews thoroughly and avoids overindulgence in meats . . . no, no beef for me, steward. As I was saying, the percentage of nourishing . . ."

"Can't eat beef!" exclaimed Mr. Clark, in horror. "Pshaw! Put it under your belt. This sea air will do the trick. Watch your Uncle Dudley."

Babbit smiled in pity for him and shook his head slowly as the boy disposed of generous slices. "He doesn't know what he's laying up for himself, poor chap," he whispered to me.

That was only the beginning. From that hour he would pursue me up and down the deck, would ferret me out of my stateroom, trail me into the smoking-room, always to relate symptoms and to obtain my views on what relative amounts of proteids and amyloids a man ought to consume per diem. His talk never varied from intestinal discomforts and their alleviation, and he feared the worst. At last this unbroken trend of thought began to operate on me, to draw me as a rut in the road will draw a wheel—I stumbled into it, wrenched myself free with contempt, slid back, and finally consulted the doctor about certain compressed pains in the vicinity of the left breast. Macpherson stared long, and then besought me to get out on deck before he kicked me out.

"Mon, tak shame to yersel," he cried after my shrinking form. "Yer hairt? Zoots! Ye've overeat."

Perhaps it was because of a vague sympathy I felt toward Babbit that he made me his special confidant. At nights, after dinner, he would join me in my promenade, and not once did he fail to express his amazement that I could smoke a cigar after each meal and still keep on my feet. Of course, ten minutes of this would spoil the taste of the weed, and overboard it would go.

Upon a night I sought to escape him by descending to the steerage and walking forward to the bow. There was no one within sight, for which I was thankful, and I leaned against the rail, watching the waters cream and scatter in glinting showers of diamonds and emeralds and rubies. The sea is always to me a moody but tender friend, and it is good to commune with it alone. Then there came to my ears a low moan of fear and misery.

"Who's that?" I demanded hoarsely, peering into the dark of the prow.

No answer coming, I lurched to the spot. It was Babbit. He was astraddle the rail in a most hazardous position, clinging there with both hands, and his knees hunched. Upon his face was an expression of helplessness and dread, wild longing and despair, that sometimes comes in my dreams to disturb me now.

"I can't do it. I can't," he wailed. "I can't."

"Can't do what, man? Get down. You'll fall off."

"Let me alone. Let me alone," he implored, struggling to tear loose. "I'm going to end it."

I got him around the waist and dragged him from his dizzy perch. To provide against a sudden, maniacal dash, I picked him up bodily and bore him to shelter.

"You let me go," he whined, all the manhood gone from him. It is a thing to sicken the heart, the spectacle of a fellow-being casting self-control to the winds. I dropped him in horror and he sagged to the deck, a broken creature, craven in spirit, yet wishful for what he most feared.

"Now," I threatened, "what does this mean? Tell me or I'll tell the captain, and you'll be locked up."

"You stopped me. I'd have done it in another minute," he said, in a tone almost of defense.

"You'd have done what? Out with it! Out with it, I say."

And then in broken, rambling sentences he quavered his secret. He had meant to make away with himself, but his nerve had failed him and he had hung above the swirling flood in fearful doubt and indecision and misery

"But why? Why?" I cried roughly, shaking him by the shoulder.

"Why? Because I'm going to die; that's why. I know I am. It's my heart. Oh, this is awful. I am so wretched, Wilkins." He was wringing his hands like a distraught woman. "And I can't wait. I can't endure the strain. If I've got to die, then I want to do it now and get it over with. I can't go on, knowing I may drop down any minute. Think of a young man like me, doomed, when millions of others have health and . . ."

"If it's as Hard for Him to Git You Off as it is to Hist You on, You're Shore a Twister"

At that point I applied my foot to that portion of his anatomy where it would be most effective. "Get up," I commanded. "Get up and come to my cabin."

In its light and cozy security he gradually calmed, and as he grew more composed he became reticent, evidently ashamed of his recent exhibition. But I learned enough.

"You'll promise not to try that again on this trip?" I demanded.

"No, I won't."

"Then I'll have you put in irons."

"All right, I'll promise. But only this trip, remember."

I studied him a while. "You'd never do it, anyway, Babbit."

"Why wouldn't I? Why wouldn't I do it?"

"Once a man came to me to borrow a dollar," I continued. "He wanted it to hire a cab that he might go down in some comfort to the harbor and drown himself. His last ride, you know, and naturally he wanted to do it decently. I believe he meant it at the time. Well, I knew his wife and family, so I loaned it to him."

"Wilkins, that was monstrous," he protested breathlessly.

"It was. He drank that dollar and I met him singing: 'My Own Fireside.'"

"Did he pay you back?"

"Don't be absurd," I said.

Babbit's tale was an uncanny one; considered next morning in the sunlight it seemed impossible that what had been, had been. This was his third trip by the coast line, he had said, and the sole motive of each was to end his existence; but every time the awful leap faced him some compelling force or lack of courage kept him clawing frantically at the rail, wishful to be gone, not daring to do it. Had he any troubles? Troubles! Saints alive, what did any petty worries amount to when final dissolution faced him every hour? He always came back to that—he was going to die.

"Of course you are," I agreed, to soothe. "We're all going to die some day. It's inevitable."

"You don't understand," he said dully, "all you fellows going about enjoying yourselves, while I'm doomed. Why should I be the one? Tell me that. It isn't fair. I'm going to die; I know I am."

"Well, let's enjoy ourselves while we may," I remarked, touching the bell. "What's yours? Mine is Scotch and soda."

He was sorely hurt by my flippant and unfeeling demeanor and looked at me with self-pity in his cowlike eyes. I sent the doctor to examine Babbit, acquainting him only with the wretch's general behavior; and, of course, Babbit had to unbosom himself to the Scotchman, and in hearing of Clark, who shared Babbit's stateroom. Macpherson could not find any organic trouble—the reflex action of the heart was bad, due to faulty digestion and overtried nerves, but, all things considered, Babbit had as good prospects of living to eighty as any man he knew. He was now forty years old. The doctor did not appear to consider his case extraordinary; he had encountered scores of seemingly sane citizens who, on an examination and probing for information, would discover to him, in the spirit of the confessional, a pitiful dread that the angel of death was hovering near. The majority were sufficiently masters of themselves to refrain from worrying their acquaintances with these forebodings; Babbit was simply one of those who weaken beyond shame. In fact, it was Macpherson's notion that most men are abject cowards, with immeasurably less pluck than the average woman

I ascertained that Babbit could have no financial difficulties. It made me sigh when the doctor enumerated a few of his earthly possessions. What, then, was the trouble? Stomach, declared Macpherson.

"Show me a mon wi' a sound stomach, an' Ah'll show ye ane who commits sin wi' a light hairt," he said. "What was the worrit wi' the Prodigal? His digeestive apparatus couldna' stand husks, so hame he went."

But that theory was not all-sufficing to me. In his maunderings Babbit had said that he feared insanity—a cousin had been stricken. It was useless to tell him that in every family's connections were weak links. Occasionally he would respond for a brief space to the contagious good cheer of the smoking-room and take part in our amusements, but anon he would seem to be struck with a recurring sense of what always impended, in his distorted imagination, and he would slouch into gloom and uneasy flitting about the ship. I told all this to the doctor and argued from it. Babbit had nobody in the world dependent on him; he was a bachelor without a soul to worry for but his own; no relations to whom he was attached or who needed his help or cultivated his interest. Was it not natural, then, that his every care should center on himself, his every thought turn inward until self-absorption made of him a coward? Macpherson pooh-poohed the idea.

"Stomach, Ah'm tellin' ye," he shouted, pounding the table. "Yersel had a touch o' it. Stomach!"

Babbit interested me so mightily by this time that I overcame my repugnance and sought his companionship. Often we would walk the decks together, and I thought I could detect an uplifting of spirits, traceable, perhaps, to the knowledge that his promise bound him not to take the irrevocable step for some days at least. Late on an afternoon we bent against the wind, fighting aft through a smother of rain and spray. Once, when the boat rolled

"We Ain't Had No Quarrel, But I'll be Shot If I Shoot a Pup Like You"

with a wide, free roll, I bumped hard against Babbit and gave him my hip. He smashed against the rail and gripped it tightly, his face pallid.

"I say, Wilkins, watch out. You almost had me over then, you know," he jerked out; his limbs were twitching.

"I thought you wanted . . ." I began, but compassion stayed my tongue.

Both he and Clark were fascinated by the objective point of my journey. They never tired of questioning me about the country, the habits of the people and what I found there to make living endurable

"They have some rather rough characters, I expect. Do they not, Wilkins?" asked Babbit.

"Some of the boys haven't had much time for self-culture," I conceded.

"They tell me that all a fellow has to do who wants a swift ticket to the other world is to start an argument," interjected Clark. "By Jove, I'd like to go there."

"Nonsense. They're as peaceful folk as one could find on Beacon Hill," I protested hotly. Then a memory of Mr. Pink Goins came to me and of an occasion on which I had gone bail for his satellite, Bud Parker, and—"Of course, there are one or two bad characters," I qualified.

"Men who would shoot?" demanded Babbit. "Men who would shoot, Wilkins?"

"They have shot a few times; yes. Pink, in fact, can hit a horseshoe nail at twenty yards"

He questioned me no more then, and we landed next day at a port on the Gulf of Mexico. To get our landlegs we walked to the hotel, Babbit and I vowing that it was a relief to stretch them. Crossing a corner diagonally, a trolley car put us to rout and we scurried to the curb in a panic. So close did it come to Babbit that a raincoat he carried was caught by the fender and dragged from his hands. I looked at him and saw that the perspiration stood out on his forehead, and he breathed with difficulty.

"Jupiter! What a close shave! Suppose . . ."

"Why did you dodge?" I was considerably startled and not a little shaken.

"Why did I dodge? Why did . . . Wilkins, you're an ass," he retorted angrily. "You don't understand my case at all. Here I've been ducking out of the way of trolleys and motor cars for years in New York. And just imagine if I had been run over in a one-horse town like this! That would have been a pretty state of affairs, wouldn't it? Why, the boys would never stop laughing."

I parted from Babbit next day with some relief. Even during our brief stay he had insisted on consulting a physician, being firmly convinced that his heart was losing two beats a minute. His farewell was extremely perfunctory and I was rather puzzled, for he remarked in a voice he strove vainly to make careless that he would probably see me again ere long; but urgent matters claimed my attention, and within a week the case of the man who feared to die was banished from my mind.

Then, upon a singing September morning, I strode into the Fashion, in Deadeye, intent on interviewing the proprietor as to the probable whereabouts of my range boss, who had requested two days' absence to sit with a sick friend and had been away six. As he was prone to hold Deadeye too small for his swelling thoughts on these bedside occasions I was anxious for him.

At the bar stood Babbit. Facing him was Mr. Pink Goins, an angry flush on his face slowly giving place to a look of extraordinary bewilderment. He had his hand on his gun, but he did not draw it. I was moving forward to interfere—circumspectly, because interference means partisanship in Deadeye, and partisanship means the devil take the slowest—when Babbit's words arrested me.

"Pull it! Pull it, man!" he shrilled at the gunfighter. "You're afraid. You haven't got the nerve."

"Why, you pore li'l' son-of-a-gun," expostulated Pink, tilting his hat back in exasperation and passing a hand over his forehead. "I'd . . ."

"Then why don't you use it? You're afraid, I tell you. You a bad man? Bah! You'd stand for anything."

"I tell you I ain't a-goin' to kill you," roared Mr. Goins, banging the bar with his fist. "You ain't got your gun. It'd be murder, that's what it would. An' where'd I be? Hey?"

"Somebody lend me a gun," cried Babbit excitedly, turning to the crowd. He was too wrought up to recognize me at the moment.

"No, you don't," interposed Pink. "You done picked a row with me for nothin', but I ain't a-goin' to shoot. You couldn't hit a barn door. I swan I believe you want me to shoot, an' I won't. They'd have me in the carcel quicker'n scat. Now, you quit pickin' on me an' git out of here, or I'll shore lam you good."

"You will, eh?" snarled Mr. Babbit.

"Yes, I shore will. Why, damn your eyes . . . well, take it, then."

Babbit had swung at him with his right fist. Mr. Goins skillfully avoided the blow, depositing his triggerless weapon on the bar in the same movement, and at it they went. Three or four hearty thuds and they clinched, rolling to the floor in a heaving tangle. I noted with pleasure that Mr. Babbit had discarded all prudish restrictions imposed by the Queensberry rules and was diligently seeking to gouge his antagonist's eye. This was as it should be, for nice notions of combat do not obtain in Deadeye—it is the best man who wins, the method to be of his own

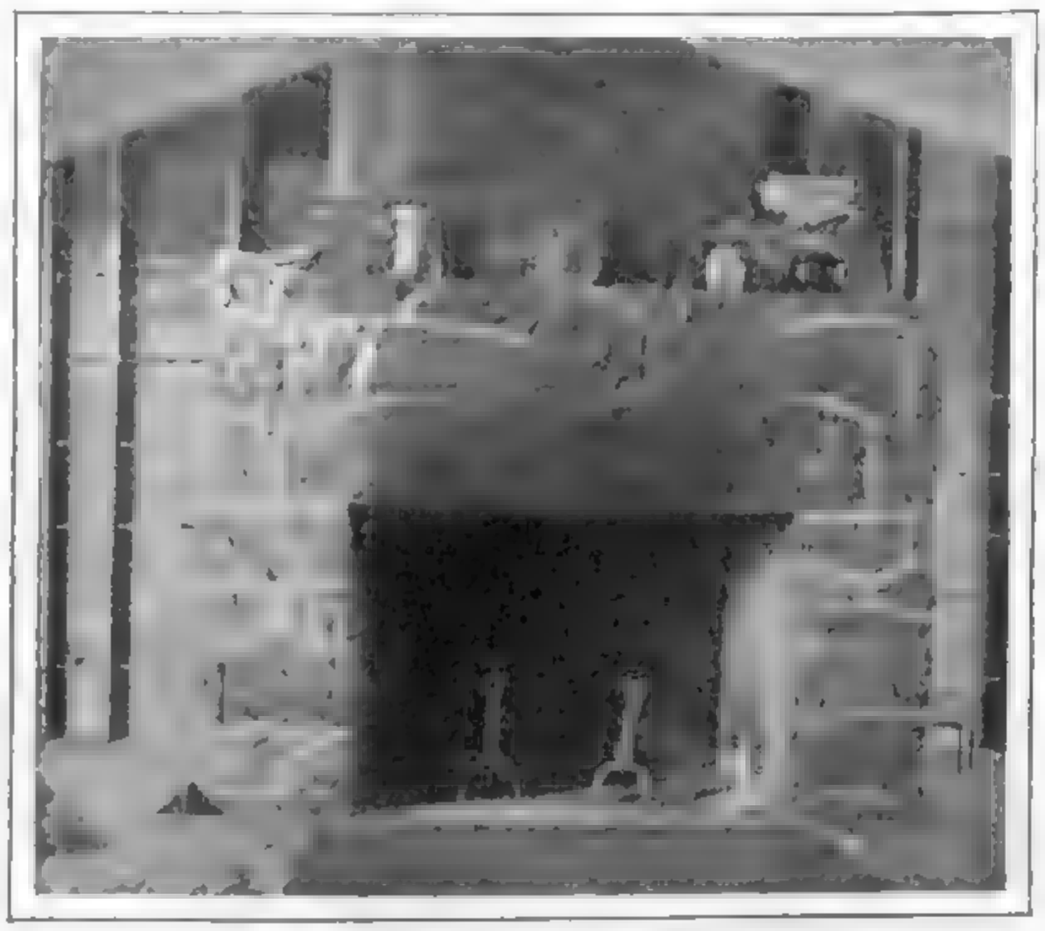
(Continued on Page 31)

The Story of an Arkansas Farm

By WILLIAM R. LIGHTON

AREN'T you sorry for the home-maker who, after years and years of joyful fussing and tinkering, works up to the point by-and-by where he pushes his hat to the back of his head, takes a long, anxious look all around, then calls his Laura into conference, finds that even she can't think of a single thing she wants added or rearranged, and at last is constrained to murmur, in deep awe: "Well, there, by hokey, she's finished!"? Nothing more to be done—not another brush stroke, not another thrust of the spade, not another lick of the hammer. Finished!

Come to think of it, I've never known a homemaker to get into that fix—not a real homemaker. Have you? But we've seen homes here and there, haven't we, that appeared dangerously snug and shipshape—a subtle menace that the dread thing might happen, sometime, to somebody? If it should ever come about, wouldn't that be a solemn moment? Solemn as death. Little, old Alexander let out a moan that has echoed for centuries, because he thought the raw material for conquest had petered out. But his were only the limitations of ignorance; nothing to compare with the blighted state of mind of the man who knows to a dead certainty that the home he's dreamed of, prayed for, slaved over, put his very heart and soul into, has been brought to full and flawless completion. Honestly, now, wouldn't that be fierce? There'd be nothing for a real home-builder to do then but sell out and begin over.



Here's Where We Roast the Chickens

My Laura and I have talked of that, often and often. We've been married twenty years; and from the first we've wanted a home. Our ideas have been almost uncannily harmonious. This home must be none of your ready-made affairs, conventional, undistinguished, lifeless, but a home of our own in the fullest and freest sense—one born of our mated genius, embodying ourselves.

Plans for This Ideal Home

IT MUST be a place of sweet security for our children; a place of smiling delight for our friends; a place whose every wall, whose every line, whose every window and every nook and every generous space should be full of the elusive charm of individuality; a place that would slowly fill with kindly associations and gentle memories; a place that would endure, not for a day, but for generations, growing and gaining all the time in richness and grace; a place——

Well, there; that'll do for a starter. Doesn't that sound fine? You can see what we were driving at. Dear, oh, dear, what a glorious time we had a-building it, in our younger days—conversationally! Reams of fair paper we've drawn over and put gravely away in our portfolio for future reference—now a sketch for an inglenook; again a bit of roof-line; again a suggestion for a casement, or an arch, or a porch. Gallons of oil we've burned, brooding over pictures and stories of others' performances, fondly agreeing how much braver and better our own would be when we got it. But, lest we should give one another needless pain, one point was always delicately slurred over in these eager plannings—the utter impossibility of fulfillment. We lived in a part of the country—Nebraska—where a few feet of pine board for a pantry shelf cost half a day's pay. We knew perfectly well that this big, generous idea of ours would cost a sight of money in the realization—fifteen or twenty thousand dollars for a good running start. We didn't have the price; and so we continued merely talking it over; getting piles of fun out of that, but having the gayety of it always toned down by a sigh.

And now this home is actually begun. Not a substitute, not a grudging compromise, but the real thing, just as we've seen it in our visions. We've had no windfall, either. Nobody has "come across" in a will, or otherwise. Nothing has happened out of the ordinary in our fortunes. It's just a case of Mahomet going to the mountain. That is to say, we've moved from high-priced Nebraska to a place where the materials for homemaking may be got without sapping one's life out in the process.

We're in Arkansas.

We've made a start, I say. We shall never finish. That's the beauty of it. If we live and work at it for a million years we sha'n't be in the least danger of the horrid melancholy of having our occupation gone. It's no trifling, baffling little town lot we're working with, but a fine, wide-spreading farm of one hundred and twenty acres, every acre crammed chock-full of possibilities. A lifetime might be spent on any one of a hundred nooks and beauty spots, doing things to it, fixing it up. We're rioting in the joy of knowing that we can never, never, never get to the end. There, as we see it, is the secret of happiness—the lure of continual achievement in something worth doing, and not the stodgy satisfaction of final accomplishment.

Arkansas? Yes, sir, Arkansas. On the White River Valley, right in the heart of the Ozark Mountain country. Oh, I know what you're thinking: "Arkansas! Why not Kamchatka, or Patagonia, or Afghanistan? If they had to go out of the world, why didn't they pick some place with the charm of real remoteness? But Arkansas!" That's the way we felt about it, too, when Arkansas first became one of the chances. That was because we didn't know a blessed thing about it—no more than you know yourself, right this minute. It's been the fashion, this long time, to poke fun at Arkansas, to think of it as one of the by-spots of earth, unregenerate, unreclaimed, and not worth reclaiming at that. All sorts of jokers and talemakers have taken a crack at it, making it out a comical place.

It's a land of incomparable beauty, of infinite charm, of limitless opportunities. We're spotlessly happy here; and the happiness is going to last. What more could a body ask? The marvel is that millions of others haven't found out this Eden. Here it's lain waiting, years and years, while the home-hunters have been ransacking the earth. But they've passed by on the other side.

Never mind how we happened to Arkansas. That doesn't matter. But one shining March morning we awoke in Fayetteville. Our first look out of the window at the hotel was curious, amused and, it must be confessed, rather superior. We didn't half expect to like it. But that first look, long drawn out, sobered us. Then we turned and looked at one another.

"Why, it's beautiful!" we whispered.

Before us lay a town of quiet, tree-grown streets, wandering easily over low-rolling hills. Across a little hollow rose the sedate walls of the State University buildings. Beyond, melting away into the fresh spring distances, spread the glories of the Ozarks, opalescent with a hundred thousand changeful lights and shades. The tonic crispness of a quarter-mile altitude set our blood tingling. The spell was on us before we left the window. You've heard of the old-fashioned folk who would be transported instantaneously into the state of mind they called "conviction." Well, that's the way it was with us. If there's any other spot to be compared with this for looks it's the Connecticut Valley.

After breakfast we sought the real-estate man who had coaxed us to the country. He was none of your sharps, but a gentleman born, kindly, shrewd, sympathetic. To him we laid bare our desires:

"We want a farm absolutely in the rough, so that we shall pay for just the land value, and nothing for improvements made by somebody else, which we sha'n't like. We want to improve to suit ourselves. The place may be anything from forty acres to a quarter-section; but it must be beautiful—hills, and woods, and water, and a broad outlook. And not too expensive."

He smiled indulgently, as if he had heard folks talk like that before.

"There's a farm I've got that might suit you," he said, "if you really want a raw one. We'll drive out to it."

The Farm in the Rough

JUST a mile from the public square we came to our home. We knew it for ours at the first glance, before we'd passed through the rickety wire gate. A tangle of blackberry briers met us at the line of the old rail-fence. A couple of dogwood trees, smothered in bloom, thrust their branches into the carriage. A mirthful little brook frolicked chuckling over gray stones. It was crystal clear. In Nebraska, every rill runs thick with black mud. We had set our hearts on a limpid brook. Under towering elms, sycamores and walnuts the ground was thick with violets and windflowers. In the deep heart of the hollow a spring came up at our feet, clear and cold.

The air of Araby was not more richly spiced than this. Laura pressed my arm.

"What a park this spot will make!" she whispered. She didn't say "would make," you notice; she said "will make." We were of one mind. It was all settled before we'd gone a hundred yards. The rest of our looking around was just a matter of form.

The more we looked the more we were confirmed. The farm was skirted by a horseshoe of oak-clothed hills, open to the south, giving perfect winter protection. A gentle slope descended to the river, three-quarters of a mile away; and beyond, stately, massive, magnificent, rose the crests of the Boston Range. Far and near,

The House Spans Seventy-Two Feet on the Ground Plan From End to End

whether we took it in ten-mile sweeps or patch by patch, the prospect pleased.

There were no improvements. Years gone, in that more prosperous Southern day "before the war," this had been a well-cared-for homestead of the best type; but fire had swept away the buildings; neglect had followed the fire; and between them they'd made a pretty mess of it. When we found it, it was in the hands of a native tenant farmer who had his multitudinous family stabled in a shabby, weather-grayed cabin of axe-squared poles, mud-chinked. Three or four other crude shelters, thatched with poles or cornstalks, served for the lean mules, the cow and the hens; and one, most pretentious of the lot, a ruined old log house, held what remained of last year's corn and fodder. This tenant was cultivating about fifty acres, in three widely-separated fields. He had picked out just the easy spots. As for the rest of the once-cultivated land, it had become an impenetrable jungle of every manner of bush and brier that ever put forth leaf—wild plum, hawthorn, cedar, blackjack, mulberry—all laced tight as a drum with fox-grape and ground ivy, and matted underneath with the ubiquitous blackberry. At the back, rising above the lower levels, was forty acres of oak and hickory timber. That suited us, down to the ground. Do you remember the Christmas scene in Pickwick, with the heart of the picture a great, roaring log fire? So we had prefigured things. And in Nebraska—note the inevitable comparison—the man who sports an open wood fire big enough to be seen by the naked eye has been marked by the gods as a special favorite. That's why the hearth fire had been the living center of our scheme—no little parsimonious blaze of husbanded kindling-wood, but a pile of cord sticks, each bulky as a man could handle, massed in a blaze a dozen could gather round, with nobody crowded for elbow-room.

A Jungle of Every Manner of Bush and Brier

Making a Real Beginning

AND here I sit, right now, before one of those very fires, with the three kids sprawled out on the hearth-rug getting tomorrow's lessons, and with Laura snugly dozing in her corner. And think of this, you anxious householder: in the prairie country it cost us one hundred and fifty dollars to make a poor pretense of keeping warm through a long, harsh winter; and last winter it cost us eight dollars and fifty cents for the labor of cutting and bringing down ten cords from our woodlot. That forty acres will suffice us forever, wisely managed. Wood and water—these are the essentials to farm comfort. We found three brooks zigzagging across our farming land.

"Well, is this raw enough?" quizzed our conductor. He seemed to think the joke was on us.

"How much?" we asked, without levity.

He told us that we might have the farm for twenty dollars an acre—which, he laughed, was only about fifteen cents apiece for the possibilities. Then, growing sensible, he assured us that in soil character the farm was one of the best in the district, as we could see for ourselves when we got back to town and looked at the soil-survey maps. Eighty or ninety acres we would find cultivable—more than that, if we wished to put vineyard or orchard on the hill slopes. Where the fields were cleared the surface showed a deep, loose, sandy loam with a friable, deep-red clay subsoil. Loose stone was everywhere, from mere pebbles to young boulders that would make a hefty lift for a strong man. But that didn't dismay us. We had our own notions about what we'd do with that stone. We had come from a country where such stone was shipped in by rail for four hundred miles, and was worth no end of money when it got there. And we got ours just for the cost of moving it across half the width of the farm and getting it out of the way.

"All right, we'll take it," we said. "Don't you dare show us anything else. This is ours."

A month later we moved to Arkansas, bag and baggage. That was in April of 1908. We went straight out to the farm, pitching camp on the spot that had first captivated us. Tents sheltered us. There was no other refuge.

We could not undertake much in that first season. The tenant, a lean-shanked, fox-faced Hill Billy, had already begun the year's crop work, and looked on us as rank intruders. He would not yield an inch of his cleared ground for our use, on any reasonable terms; only grudgingly did he grant us room enough for our camp. Until crops were gathered we would be constrained to give ourselves to planning and to working on some of the waste places. The year was lost to us in care of the fields.

Good fortune stayed with us, though. The site we had picked upon for the house and buildings lay outside the cultivated ground, in the heart of a thicket dense as a canebrake. Here, thrilling with eagerness, I set to work with brushhook and axe, clearing a space, with unaccustomed hands, while from their haunts in the hills the squatters gathered, perching about me in a ring, expectant as buzzards. It had been noised around the settlement that a rich stranger had strayed in, and already the Bilhes were snapping their beaks, whetting up their appetites for fresh meat.

That's been the one taste of wormwood in our cup down here: the fret of trying to break even with native hired labor. The stranger is reckoned legitimate picking. These fellows will work for one another for fifty cents a day, and take their pay in salt "side-meat"; but from the alien they demand thrice that pay, in cold cash, testing every coin with their snuff-stained teeth.

Well, there they loafed, half a dozen of 'em, whittling, spitting, showering impudent questions and making disparaging criticisms, waiting for me to play out. I was bound I wouldn't; I was going to finish that job myself, if it was the last act. Did you ever try to swing a brushhook in a six-foot-high mat of blackberry brambles? This mat had been undisturbed for a score of years, at least, till it had become as the great-grandfather of all the blackberry patches: dead canes of other ages inextricably woven among the living, tied all together with thirty-foot-long strands of thorny ivy. At every stroke of the hook the spiked whips lashed back across my face and shoulders, clutching and tearing, hanging to my clothes, piling hip-deep about me. The Inquisition at its cruelest had no peskier torment. I was mad enough to cry, blistered, bleeding, racked with backache. But give up? Not in a hundred years! The first stroke on the making of the home was to be done by no other hand than mine. And by-and-by there was a half-acre cleared.

Guess which building came first. It was the henhouse. Thoroughbred poultry was to be one of the features of the farm—we had brought the parent flock of fifty Buff Orpingtons with us from Nebraska—and their quarters were to be substantial and roomy. The first house was ten by forty feet, well put up, airy, screened, weathertight, and divided into three rooms. When it was finished we moved into it, making a temporary shelter for the hens under the massed branches of a wild-plum thicket.

That chicken-house gave us our first real understanding of the cost of doing things down here. A building just like it in the old home had set us back one hundred and thirty dollars. This one cost a shade over fifty dollars, with the lumber bought at a retail yard.

How the natives fussed and buzzed! That house bothered them no end. "You-all kain't be so plumb rich as we-all been told," they said. We didn't try to relieve their puzzlement a little bit, but went serenely on. The henhouse was comfortable enough until other plans were ripened.

The house itself—the big house—had been carefully worked out on paper; but we did not want to be precipitate. It was to be a huge, sprawling bungalow of logs and rough field stone; but we had to discover just how we were to gather and prepare these materials in the best form, at the least possible cost. Care on these points, as we found later, meant a saving of at least one-half in our outlay. Also, we had to find a builder blessed with understanding. That promised to be troublesome.

How the Farm Was Stocked

THERE were in architecture, so far as we knew, no precedents for some of our ideas; so our builder must be a man with the rare gift of imagination. There was no hint of any such quality in any of the artisans we had talked to at first. But we did not borrow fear. It turns us cold now to think back upon our blithe peace of mind of that day, when the whole plan was up in the air; but that's a way we've got into in the course of our twenty years of adventuring together in life. It's worked pretty well, and it came out beautifully in this case. Forecast of failure would merely have used up steam power that was needed for other things. We would be satisfied if we had the house under roof by cold weather.

Our next move was to start a dairy herd. There wasn't a rod of cattle-tight fence on the place; so we had to begin at the beginning. In one of the old, abandoned fields the wild grasses were knee-high; and this plat we inclosed with wire. A gentleman of color helped me. We made a sorry job of it; for I had never before hacked out an oak fence post, and my dusky mate's particular genius was for going sound asleep standing up. That's no way to build a fence. That fence has since been taken down and replaced, but it served for a time; and when it was strung we turned into the pasture a herd of ten milch cows. These cows were grades, Jersey and Durham, with good milking records and tested at our University Experiment Station for their butter-making qualities. Along with them we bought a cream separator, and right there our work as farmers was begun.

Now, let's stop a bit and get this thing straight. You aren't to understand that we were interested merely in making a home and in doing artistic stunts with our land. We meant to develop a thoroughgoing, all-round farm, one that should justify itself by profits. It was to be made as beautiful as possible, but it must, also, make our living.

We were not farmers, Laura and I, in the hard, practical sense. You might say that we were just amateurs. Neither of us had ever had anything to do with the larger problems of farm management. But in Nebraska we had lived for five or six years on a two-acre suburban patch with our cows, our chickens, our orchard, our small fruits and our garden, studying these

(Continued on Page 27)

The Living-Room—Twenty by Thirty-Two Feet

WHITE MAGIC

By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL

XVII

PETER departed. Roger stayed on in the doorway. Presently Richmond reappeared, making his way slowly up the steep toward the studio. He arrived much out of breath, but contrived to put unmistakable politeness into his jerky tones as he gasped: "Good-afternoon, Mr. Wade."

"How d'ye do, Mr. Richmond?" was Roger's civil rejoinder.

"I'd be greatly obliged—for a few—minutes of your time," said Richmond between breaths.

He looked old and worn and tired. Violent passions, especially violent temper, freely indulged, had played their wonted havoc. And these eroding emotions had deepened scam and gutter painfully. There had now appeared that gauntness in eye socket and under jawbone which is about the saddest of the forewarnings of decrepitude and death that show in the human countenance with advancing age. Roger pitied him, this really superior man who had given his life furiously to plowing arid sands and was getting ill health and unhappiness as his harvest. "Come in," said Roger

When they were seated in the cool, airy workroom and had lighted, Richmond a cigar, Roger his pipe, Richmond glanced at the covered picture and said: "Is that it?"

"Yes," replied Roger, not in a tone that invited further conversation along those lines.

"I've come to see you about it."

"I do not care to discuss it," said Roger.

"It is a picture of my daughter—painted for ——"

"It is not a picture of your daughter," interrupted Roger, "and it was painted for my own amusement."

"My wife gave you the commission, with the idea of a surprise for me."

Roger was silenced

"So," Richmond went on, "the picture belongs to us."

"No," said Roger quietly. "I purpose to keep it."

"You certainly have a strange way of doing business," said Richmond with resolute amiability.

"I don't do business," replied Roger.

Richmond waved his hand. "Oh—call it what you like. Artists paint pictures for money."

"I don't know about others," said Roger. "But I paint for my own amusement. And of my work I sell enough to enable me to live."

"Very fine—very fine," said Richmond, in the tone of a man who doesn't believe a word of it, but politely wishes to seem impressed. "I saw from the beginning of our acquaintance that you were an unusual man. I've thought about you a great deal"—with a sly smile—"naturally."

Roger made a slight inclination of his head.

"I owe you an apology for the way I acted the other day. And I make it. I lost my temper—a bad habit I have."

"Yes, it is a bad habit," said Roger dryly. "A particularly bad one for a man in your position, I should say."

"How in my position?" inquired Richmond, surprised.

"Oh, an independent man like me, who asks nothing of anybody, can afford that sort of thing. But you, who are dependent upon others for the success of your plans—that's very different."

"Um," grunted Richmond, little pleased but much struck by this new view of him as slave, not master. "Um." A long pause, with Richmond the more embarrassed because Roger's silence seemed natural and easy, like that of a statue or of a man alone. "I also—I also wish to say," Richmond resumed, "that on thinking the matter over I feel I did you an injustice in believing you—in accusing you ——" He could not find a satisfactory word-frame for his idea.

"In suspecting I was after your daughter and your money?" suggested Roger with an amused, ironic twinkle.

"Something like that. But, Mr. Wade, you are a man of the world. You can't wonder at my having such an idea."

"Not in the least," assented Roger.

"At the same time I do not blame you for being angry."

Roger smiled. "But, my dear sir, I was not angry. I didn't in the least care what you thought. Even if you had succeeded in your vicious little scheme for robbing me of my competence I still shouldn't have been angry. It is so easy for a man to make a generous living if he happens not to have burdened himself with expensive tastes."

"That matter of the railway bonds—it will be adjusted at once, Mr. Wade. I was sorry that the exigencies of a large operation forced me to—to ——"

"Don't lie, Mr. Richmond."

Richmond sprang to his feet. Roger rose toweringly, in his face a plain hope that his guest was about to depart. Richmond sat down again. "You have me at your mercy," cried he with a ludicrous mingling of attempt at politeness and frantic rage.

"I?" said Roger, laughing. "Oh, no. Neither of us can do the other any harm. I wouldn't if I could. You couldn't if you would. Don't you think we have had about enough of each other?"

"I have a favor to ask of you," said Richmond sullenly.

Roger hesitated, seated himself. There was a look in his visitor's eyes—a look of misery—that touched his heart.

"Mr. Wade," Richmond began again after a brief silence, "I am a man of very strong affections—very strong. Circumstances have concentrated them all on one person, my daughter Beatrice. They say every one is a fool in at least one way. I am a fool about her."

Wade, inscrutable, was gazing at the drapery over his painting.

"But," Richmond went on, "if she married against my will, much as I love her, foolish as I am about her, I would cut her off relentlessly."

"Then you don't love her," Roger interrupted. "If you did you'd insist on her freely choosing the man she is to live with, the man who is to be the father of her children."

"Our ideas differ there," said Richmond stiffly.

"I am not surprised that she has left you," pursued Roger. "You have made her realize that you don't love her. And from what I know of her I doubt if you will ever get her back until you change your notions of what loving means."

Suspicion was once more sparkling in Richmond's wicked eyes. "You may be sure I'll not change, Mr. Wade," said he with a peculiarity of emphasis which even the simple-minded Roger could not fail to understand.

Roger laughed heartily. "At it again!" cried he. "Really, you are very amusing."

"Be that as it may," retorted Richmond, "I want you to know that I will never take her back—*never!*—until I am sure she has given you up. You may stake your life on that, sir."

Roger leaned toward the unhappy man, distracted by his own torturings of himself. "Will you believe me, sir," said he earnestly, "when I say that I am deeply sorry that I have been the innocent cause of a breach between you and your daughter? Perhaps it is just as well that she has gotten away from you. It may result in her developing into the really fine person God intended her to be. Still, I wish to do all I can to heal the breach."

"That sounds like a man, Mr. Wade!" cried Richmond, all eagerness.

"I've been putting up with you this afternoon," pursued Roger, apparently not much impressed by this certificate of his virtue, "because I hoped to do something toward ending the quarrel between you two."

"You can end it," interrupted Richmond. "You can end it at once."

"Tell me how, and I'll do it," said Roger.

"She believes you wish to marry her."

"I am confident she never told you anything like that."

"She thinks you're afraid to marry her unless she brought the money to keep her in the style she's been used to."

"Impossible," said Roger.

"She tells me you refused her. But she still hopes."

Roger had become red and awkward. "Your daughter is something of a coquette," he stammered. "But I assure you you are wrong in thinking she —— It's impossible for me to discuss this." He rose impatiently. "Your daughter does not wish to marry me. I do not wish to marry her. That's the whole story, sir. I must ask you to let me continue my work."

"If you *mean* that," urged Richmond, "you will go to her and tell her so. She's at the Wolcott—in New York City. You will tell her you do not love her and would not marry her—and she'll come home." The father's voice had grown hoarse and quavering, and in his face there was a piteous humility and wretchedness—such an expression as only a dethroned tyrant can have. "If you knew how her conduct is making me suffer, Mr. Wade, you'd not hesitate to do me—and her—this favor." That last word of abasement came in little more than a whisper.

Roger seemed to be debating.

"You must realize that she is not a fit wife for you—she, brought up to a life of fashion and luxury. And she will never have a cent from me—not a cent!"

Roger had not been listening. "Can't do it," he now said. "Sorry, but I can't."

"You wish to marry her!" cried Richmond in the frenzy of impotence struggling at its bonds. "You hope!"

Roger, too full of pity for resentment, regarded the old man with friendly eyes. "Mr. Richmond," said he, "I repeat I do not wish to marry her—or any one. I have made up my mind, with all the strength of what little good sense I may have, never to marry. I do not believe in marriage—for myself—for people who are doing the sort of thing I'm trying to do. You might as well accuse a Catholic priest of intending to marry."

"Fudge!" snorted Richmond.

Roger shrugged his shoulders. "This interview was not of my seeking. I wish it to come to an end."

"You refuse to tell her you will not marry her?"

"I refuse to make an impertinent ass of myself. If you wish your daughter back, sir, go and apologize for having outraged her finest feelings and ask her to come home unconditionally. I could not say to her what you ask—for obvious reasons of good taste. If you had a sense of humor you'd not ask it. But I don't hesitate to give you my word that you need not have an instant's uneasiness lest your daughter and I marry."

"On your honor?"

"On my honor."

Richmond gazed at him with eyes that seemed to be searching every corner of his soul. "I believe you," said he at last. "And I am content." Richmond had abruptly changed from suspicion and sneer and hardly-veiled insult to his most winning friendliness and geniality. It was amazing how agreeable and even attractive his wizened face became. "It's been my experience," he went on to explain, "that human beings are at bottom exactly alike—in motives, in the things that appeal to them. Once in a while there is an exception. You happen to be one, Mr. Wade. I think you'll forgive me for having applied my principle to you. Where exceptions are rare it's most unwise for a practical man to consider them as a possibility."

Roger smiled amiably enough. "No matter," said he. "I hope you'll make it up with your daughter."

Richmond's face clouded, and once more that look of anguish showed deep in his eyes. "It'll just about kill me if I don't," said he.

"Go to her—like a father who loves," said Roger gently. And once more the impulse came, too strong to resist, and he dropped the cover from the painting. But this time he did not look at the picture—at Beatrice Richmond as incarnation of a spring morning; he fixed his gaze upon her father. And the expression of that sad, passion-scarred countenance made him glad that he had yielded to the impulse.

"I must have it!" said Richmond. "Name your own price."

"It is not for sale."

"I tell you I must have it."

"No—you can have her. I shall keep this."

Roger was gazing absently at his creation. Richmond, struck by some subtle accent in his words, glanced quickly at him.

"I'll take it with me—back to Paris," said Roger, talking aloud to himself.

"When do you go?" asked Richmond abruptly.

"Next week."

"For the summer?"

"For good," said Roger, covering the picture.

"I wish you every success," cried Richmond heartily. "You are an honest, sincere man."

The meaning of Roger's quizzical smile escaped him.

XVIII

IT WOULD hardly have been possible for any one to hold crow in lower esteem as a repast than did Daniel Richmond; and, long though his career and many its ups and downs, seldom had he been called upon to eat it. But on those few occasions he had eaten like the wise man he was—as if it were a delicacy, as if it were his favorite dish, as if he were afraid some one would snatch away his portion should he linger over it. The vicissitudes of fortune had now swung crow round to him once more. He lost no time in setting about dispatching it.

At ten the next morning, when Beatrice descended to the parlor of the Wolcott in response to her father's name brought up to her in his hasty scrawl on one of the hotel's blank cards, she was greeted effusively. He did not give her a chance to be uppish and distant. He met her in the door, took her in his arms and kissed her fondly.

"It's been an age since I saw you," cried he, twinkling with good humor. "I'm astonished to find you still young."

She was quite taken aback, but succeeded in concealing it and in accepting his suggestion as to the dominant note of what she had assumed would be a trying interview. "How's mother—and the boys?" inquired she. "Much changed?"

"All well. Your mother holds together wonderfully."

There was no jest, however, but a very moving earnestness in his eyes as they fixed upon her a hungry, devouring expression. And her own look at him strongly suggested the presence of a veil of tears. Neither had until now realized how much they cared about each other, how

strong was the sympathy through similarity of character. He abruptly seized her and kissed her again, his fingers trembling as he passed them over her yellow hair. "I'm mighty glad to see you," said he. "Mighty glad."

"And I you," she replied, taking his hand and giving it an affectionate squeeze. And then she kissed him and openly wiped away her tears.

This outburst of nature on her part was a grave tactical blunder—for, in dealing with men of his sort, the guard can never be dropped; their habit of seeing and seizing advantage is too powerful ever to relax. Upsetting to him though his agitation and delight were, he did not cease to be himself. The instant he saw how moved she was, how she was meeting his advances half-way at least, if not more, he began to hope that he could spare himself the hated dish of crow. So, although his napkin was tucked under his chin and his knife and fork were in air, eager for the festal attack, he did not proceed. He had intended his next words to be a sweeping apology. Instead, he said:

"I see you've been thinking things over, just as I have."

"Yes," replied she.

"We were both hasty. You inherit my disposition—and it's a rather difficult one." He was hesitatingly caressing her hand. "I wanted a boy with my sort of brain," he went on. "But it didn't turn out that way. You inherited, instead. Just as well, perhaps. I'd have broken with a boy like myself. But the feminine in you saves the situation. We can forgive each other without pride interfering. . . . I'm sorry for what I did, and I've no doubt you are. Let's forget it all and go home and begin again."

"You mean that, Father?" cried she, tears again welling into her eyes. "Oh, you *do* love me! And I thought you didn't."

"This business has aged me ten years," said he, thinking rapidly as he was still further encouraged by those tears. "I saw it myself when I shaved this morning."

Beatrice hung her head. For the moment she felt guilty. She—*she* had aged this loving, always-indulgent father!

This further evidence of feminine softness and affection encouraged him to the point of believing himself once more master. He said, in a forgiving tone: "But you didn't realize what you were doing. Well, you've had a valuable lesson, my dear, and you've got the intelligence to profit by it. How long will it take you to get ready?"

"Oh, not long. I've got some things to attend to, but I can do it at Red Hill just as well as here, I think."

"Go up and pack, and I'll come back in an hour." He rose. "What a weight this lifts off me!" And his appearance confirmed his words. "But I'm gladdest of all because it vindicates your good sense. I knew that my daughter would see I was doing what was best for her, would see it just as soon as her intelligence regained control."

Beatrice had risen; at this last sentence she sat down again with a dazed expression. "I'm afraid I don't quite understand, Father," said she hesitatingly. "I'm afraid I misunderstood you."

Richmond saw he had gone too far—probably not much too far, but still beyond where her mood of penitence had carried her—as yet. "Let's not discuss disagreeable things," said he hurriedly. "Do your packing and let's get home. That's the main thing."

But Beatrice, after trying in vain to arrest his evading glance, kept her seat. "No, we must understand each other first," said she decisively.

"Now, Beatrice," protested her father at the door into the hall, "don't spoil your happiness and my own!"

"Listen to me, Father. I've not changed my mind about Peter—not in the least."

"Oh—bother Peter!" exclaimed he good-humoredly.

"Do you still expect me to marry him?"

Richmond saw there was no dodging the issue. He met it squarely. "I'm sure you'll want to marry him. But I'm not going to force you—or try to."

"But I haven't changed my mind about Roger, either."

"Well—well," said Richmond, still good-humoredly though not so easily. "It'd be foolish for us to quarrel about him. You say he has refused you."

"Yes—but I haven't given him up."

"That isn't a very nice way for a girl to talk—is it now, my dear?" said Richmond, laughing with some constraint.

"Why not?" said Beatrice without any hesitation.

"It's the man's place to do the courting and the proposing. And if the man doesn't want you I'm sure you've got too much modesty and pride to ——"

"I don't know whether I have or not," interrupted Beatrice. "I've got a lot of you in me. I can't imagine anything I wouldn't do to get him if I thought it would help. And I haven't thought of much else but of different schemes to bring him round. I'm like you are when you see a railroad you want."

"But there's nothing you can do, Beatrice," remonstrated her father.

"No—it seems not," she assented despondently. "Oh, how it enrages me to be a woman! When a man sees a girl he recognizes as the very best for him, one he can't and won't do without, he goes after her—straight out—and everybody applauds. It ought to be so with a girl."

"God forbid!" cried Richmond, laughing.

"Oh, the men wouldn't be bothered as much as you seem to think. Not many of them are tremendously worth while. The women feel about most of them like ——"

"Like they do about mashed potatoes in Indiana—don't care whether they're eating 'em or not?"

"Just so," laughed she.

Once more he was at the hall door. He turned for a last look and smile. "I'll be back in an hour, and out home we'll plan something to take your mind off this unappreciative man."

Beatrice looked disappointed. "I thought you were going to say plan something to bring him round. That's what we must do."

This was the fatal one prod too many at the leashed temper of Richmond. "Don't irritate me, Beatrice," he said sharply—a plea verging on a rebuke.

"I see you haven't changed at all," cried she, tears in her eyes again—hot tears of a very different kind from those before.

"I thought you wanted to go home," cried he, struggling with his temper.

"I do—if you are willing to grant me the dearest right a woman has—the right to select her own husband." She came closer to him, clasped her hands and laid them against his shoulder. And into his eyes gazed hers, innocent, anxious. "Oh, Father, won't you be sensible—reasonable? I've got to live with him—not you."

"I'd do almost anything to please you, my dear. If he were in your class ——"

"But that's just why I want him," cried she. "Do you think a man like that could grow up in my class?"

"There are lots of clever painters about—lots of 'em."

"I don't care anything about his painting," exclaimed she impatiently. "I don't know anything about it. I'm speaking of him as a man. A woman doesn't

(Continued on Page 33)

"It's Been an Age Since I Saw You," Cried He, Twinkling With Good Humor. "I'm Astonished to Find You Still Young"

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A Chance for the Business Doctor

DURING the past ten years a new profession has come into existence—that of the business doctor. Today, when a corporation shows signs of debility, experts are called in from the outside to make a searching examination of the patient and prescribe treatment. Private business has thrown soothing syrups and home cure-alls out of the window and is applying scientific methods to the treatment of its troubles.

After reading the advance report of the Postmaster-General for the past year we are inclined to think that the system could be extended with advantage to public business. The most striking things about this report are its lack of information on many subjects in which we are profoundly interested and the tactful way in which it stops short of being disagreeable about others. The rural free delivery service is passed over gingerly, the newspapers tenderly, the railroads non-committally, and the magazines with a steam roller. We cannot refrain from expressing our admiration of the report as a political document.

In attempting to saddle the deficit of the Department on the periodicals the Postmaster-General says that the average haul on the magazines proper is over one thousand miles. We should be interested to know how these figures were obtained. No magazine covers the whole country so evenly and thoroughly as THE SATURDAY EVENING POST, yet the average haul of that part of the edition of THE SATURDAY EVENING POST sent through the mails is very materially less than this official estimate.

The President, in his message, which was no doubt based on the Postmaster's report, makes the statement that the magazines carry a larger proportion of advertising than the newspapers. As a matter of fact, the magazines not only carry a smaller proportion of advertising, but all the leaders among them—the magazines of national circulation and influence—refuse to admit to their columns a large amount of doubtful business which the newspapers, with so few exceptions, gladly accept.

The second statement in the Postmaster-General's report to which we take exception is that "while this class of mail (second-class matter) provides a revenue of little more than one cent a pound, the cost to the Government for its handling and transportation averages 9.23 cents a pound." The business department of THE SATURDAY EVENING POST is constantly trying to inaugurate economies that will not detract from the quality of the magazine and the efficiency of the service to its buyers. During the past year we have withdrawn over a quarter of a million copies of the magazine from the mails, and the number is constantly increasing, because we find that we can transport and deliver them at a less cost than the Government's charge of one cent the pound for the service. Today we are shipping by fast freight as far west as Chicago and as far north as Portland, and redistributing to our sales-agents by express, at a total cost of less than one cent the pound. In other words, a private concern can, in the territory indicated, beat the United States Government, with all its opportunities to do business cheaply.

It should be borne in mind that except for transportation the Department is at little extra expense in connection with magazines of large circulation, for they are placed on board the train bagged and routed to the point of destination by the publisher. Stamps do not have to be supplied for them and canceled. The Post-Office Department does not deliver by carrier any but packages weighing less than four pounds and of a size that can be handled without inconvenience. But where we ship by express the companies not only deliver, but are responsible for any losses. With Uncle Sam we take the risk.

The magazines ask only for a square deal. To sum up, we feel:

That any attempt to exempt newspapers while raising the rate on periodicals would be unjust, because there is no distinct line of cleavage between them.

That until the Department takes account of the full postage on all Government mail, including matter sent out under frank, the statement of its financial condition will not be fair and businesslike.

That the Department's costs of doing business, including its railway contracts, should be carefully analyzed and compared with costs and rates under which private corporations do business. For this inquiry we would pass over the usual Congressional committee or board of department heads and bespeak the services of the business doctor. Until this is done the magazines will be edited from Missouri.

More Benevolent Assimilation?

A CITIZEN of the United States, we learn from press reports, has delivered a spirited attack upon Governor Frear. What does that name connote to readers of this magazine—or, rather, to how many of them does it connote anything whatever? Did one out of fifty thousand ever hear it before? Some vague adumbrations of meaning may begin to attach to the Governor's name when we add that the citizen's name is Kalanianaole. His residence, however, is not Porto Rico or the Philippines, but Hawaii, and we judge from the context of the dispatch that Mr. Frear is the governor of that territory.

Citizen Kalanianaole charges that the Administration of Governor Frear has been unduly favorable to the big sugar planters. We haven't, of course, the remotest idea concerning the justness of the charge. Neither, broadly speaking, has anybody else in this country. Hawaii is a long way off, populated mostly by strange folk. Who, in this country, knows, except upon some extraordinary occasion, what the Government is doing there?

Nevertheless we find a very intelligent and usually well-informed journal remarking, without protest: "Evidence is accumulating that in time the United States will be obliged to exercise such a dominating influence over certain Central American states as to be considered the real ruling power there." That is, we shall be trying to govern people with whom we have little sympathy, of whom our knowledge is the slightest, so that, except at long intervals and upon some rare occasions, we shall never know how our agents do the governing.

If we were a Central American we would as lief take our chances with a Zelaya of our own breed, against whom, at least, we could fight.

Woolen Duties and Wages

"THE New Jersey town in which I live," writes a correspondent, "contains a plant of the Woolen Trust. The offices occupy a handsome building, suitable for a city hall. Having occasion to pass the factory at noon, I have often noticed a long line of operatives sitting on the edge of the sidewalk, their feet in the gutter, eating a modest luncheon. All of them seem to be Slavs or Italians. I hear that no American labor is employed. I wonder how much these operatives get out of the protective tariff on woolen goods?"

The question, fortunately, can be answered. The report of the Bureau of Statistics of Labor and Industry of New Jersey shows that in the banner year, 1907, the average earnings of ten thousand employees in woolen and worsted mills were three hundred and ninety-three dollars and nineteen cents.

This is, probably, our most highly-protected industry. The average duty on woolen goods exceeds ninety per cent. The labor gets thirty-three dollars a month. This is the lowest rate of any industry in New Jersey, as reported by the Bureau, except cigar-making. We imagine that six or seven of these woolen-mill hands, by clubbing together, might be able to buy one good woolen garment per annum. The same year, the average earnings of twenty thousand employees in the highly-protected silk industry amounted to less than forty dollars a month.

Your Signature

AN ENORMOUS amount of money changes hands every year on the strength of a signature at the bottom of a bank check or draft. The total in the United States must be something like two hundred billion dollars. To forge a signature looks rather easy, and this flood of checks might be supposed to yield very extensive pickings for the rogue. Some of the reasons why, in fact, it does not are set forth in a large and learned book by J. B. Lavay, a handwriting expert.

Handwriting, Mr. Lavay says, is a "gesture of the mind." Your signature is a little picture of yourself. But a good many totally-misguided people, with a notion of preventing forgery, carefully construct an elaborately-artificial signature—with meaningless scrolls and flourishes, or ridiculously exaggerated capitals and shadings, the result being a series of illegible pen-scratches. Experience shows that these are exactly the signatures that are most easily forged. In fact, the astute forger hunts for that kind—the more illegible the signature is the better he likes it. To prevent forgery, says Mr. Lavay, write your signature in a natural way. Above all, be legible.

We intended, upon this text, to preach a little sermon for the benefit of those mistaken people who willfully cultivate eccentricity with the idea that they are making themselves more individual. But if the little sermon hasn't preached itself we may as well give it up.

More Railroad Regulation

THE proposition that railroads cannot raise their rates without the consent of the Interstate Commerce Commission probably means that they cannot raise them at all.

The constant effect of Governmental intervention in rate-making undoubtedly will be to lower rates, not to raise them. Therefore, some railroad men are saying that further intervention, such as President Taft has in mind, must result in Government ownership of the roads, because rates will finally be forced to so low a point that private ownership cannot give an adequate service. This view, we think, is mistaken.

From 1890 to 1907 the decline in freight rates was eighteen per cent. The average ton-mile rate was nine mills and a fraction in the former year, against seven and a fraction in the latter. But in 1890 dividends were paid on but little over one-third of outstanding railroad stocks, the average rate being a trifle less than five and a half per cent. In 1907 dividends were paid on over two-thirds of outstanding railroad stocks and the average rate was six and a quarter per cent. In short, railroading was far more profitable with a seven-mill freight rate than it had been seventeen years before with a nine-mill rate. The greater profit was due to a far greater volume of business and to more economical operation.

Railroad rates should not be advanced. They are high enough. Wages and even the cost of materials may advance; but the roads will find their profit in increased tonnage and heavier train load.

Why Wall Street is Shocked

THE ground of Wall Street's indignation over the "Rock Island" episode should be understood.

There is a railroad called the Rock Island. Some eight years ago, in an enterprising moment, several speculative gentlemen bought control of its seventy-five million dollars of stock and issued against the same a like amount of bonds, fifty millions of new preferred stock and seventy-five millions of new common. The latter is called "Rock Island common," but its relationship to the railroad whose name it thus bears is very tenuous. It carries no voting control over the road and has never shared in the road's earnings. It was and is merely a set of counters for the Wall Street game. The Stock Exchange gravely admitted this deck of cards to its list and now appears to complain because somebody used the cards for the only purpose that they could reasonably serve—namely, to play with. Having formally adopted a football the Exchange appears to feel aggrieved because somebody, in a mood of holiday exuberance, gave the ball a mighty kick unexpectedly.

Nevertheless the resentment of the Exchange is really justified. A single manipulator boosted the price of Rock Island common more than thirty dollars a share within twelve minutes and then as suddenly dropped it back to the starting point.

This performance does crudely give away the game. It exhibits the power of manipulation so grossly that even the lamb can see it. From the Wall Street point of view it is as immoral as displaying the secret spring in the faro box, or exposing the loading in the dice.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

The Colonel at Court

IT WOULD seem that when a man has accumulated thirty or forty or some such a smattering of millions, has a pet flock of railroads, can wear one of those twenty-seven—count 'em—twenty-seven-hair goatees and get by with it, has had nothing but the worst of it in politics for the past twenty years, has a fine home and as many friends as any, and more than most—it would seem that such a man, especially when he is sixty-eight years old and the golfing is very fine about St. Louis, would say: "Avaunt and quit my sight, all ye political jobs! I am going to stick around here and enjoy myself."

But no!

Such is not the case. Instead, our hero, who has been breaking his neck to get official recognition for two decades, has made a last foray and has landed away up near the top as Ambassador Extraordinary and Plenipotentiary to Austria-Hungary, wherein he will get seventeen-thousand-five-hundred salary, the opportunity to spend five times that much for house rent, and the privilege of shaking Franz Joseph by the hand now and then. I refer, of course, to Colonel Richard C. Kerens, of St. Louis, known as Dick Kerens before he became one of those extraordinary and plenipotentiary affairs, but now permanently in the Richard class—for it would never do to call an ambassador Dick, and especially never an ambassador to the court at Vienna.

We are informed by our leading writers on such topics that the court at Vienna is the most rigid, the most frigid, the most formal of any court in any country where courts are still in fashion. However, now that the Colonel has arrived, it is well known that the rigidity, frigidity or formality of that court will not deter him. I can see him now, stroking Franz Joseph's side whiskers and telling the Emperor of the good old days when he was building railroads in the United States, and giving Austrians more money than they ever saw before in their lives for helping him. Like as not he will rent Count Lichtenstein's palace, which contains magnificent mirrors and perfectly grand chandeliers, but very few places to sit down; and if he ever sees that company of halberdiers with the white satin pants, who march across in front of the royal residence at noon each day, he will lay in a supply of them if it costs half of what he takes with him for expense money.

The Colonel is no piker. He is accustomed to spend money for what he wants. To be sure, he has been rather unsuccessful in getting what he has wanted, but he has done the spending all right; and now he has his heart's desire and all is well. In this connection I need only say that any diplomatist from any country, kingdom, empire or precinct whatsoever, who thinks he has ideas about disbursing legal tender, would do well to look the Colonel over before venturing either exhibitions or boasts. When the Colonel lights in Vienna it will be with the definite plan of upholding the glory, prestige and potentiality of the U. S. A., and he will uphold all three in such a manner that the élite of Vienna will think he has a florin mine in his back yard, working three shifts of eight hours a day each.

You see, the Colonel has not had a chance before in an official capacity. He has been delegate times without number, and national committeeman, and has served in all those near-official capacities; but this is the first time he has really been given the recognition he has craved and for which he has fought. Now he has been crowned with an ambassadorship, and all the pent-up desires of the past quarter of a century to make a record are loosed. If I do not err he will give several ambassadors a mark to shoot at before he gets through plenipotentiaring.

The Colonel Hung On

THE Colonel has been crisscrossed and double-crossed so often in Missouri that his political record looks like a waffle. He has been fighting down there for years and years as a Republican, and has had undisputed leadership and unstinted spending privileges when there was nothing to get. When there was something to be had others have stepped in and said, "Allow us, please," and the Colonel has been left with no company but his vouchers. In the old times, when the Democrats carried Missouri by thirty or forty or fifty thousand, the Colonel fought them almost single-handed. When the effects of his work became apparent others appeared and grabbed the glory.

In the Missouri Legislature he was three times given the complimentary vote of the minority for United States Senator. Then came a time when the legislature was Republican. Kerens wanted to go to the Senate this time, when there was a chance of a Senatorship, and not merely a compliment. The Republican caucus passed him over and nominated Niedringhaus. Naturally, Kerens was angry. He told his followers to bolt, and they did. Kerens had enough to prevent the election of Niedringhaus, and the fight continued until the last day of the session. Neither Niedringhaus nor Kerens could win without the other, and the result was that Senator Warner was chosen.

Then came a Senatorial primary law. Niedringhaus had had enough. Kerens went into the race. He admitted publicly that he spent $59,560.57, of which $8003.42 was for himself, the rest going to state and national campaign chests. He didn't win. However, he is an ambassador now, and it is likely that the past is forgotten in the anticipation of the glories of the future.

Kerens was James G. Blaine's lieutenant in Missouri. He served six years as Republican National Committeeman and was a most liberal contributor to campaign funds. He had been a member of the National Republican Executive Committee since 1892, was a commissioner-at-large to the Chicago World's Fair, was one of the Intercontinental Railroad Commissioners appointed by President Harrison, and has had several other similar honors. It is said that, next to Charles P. Taft, he was the largest individual contributor to the campaign funds of the Republicans in the fight in 1908.

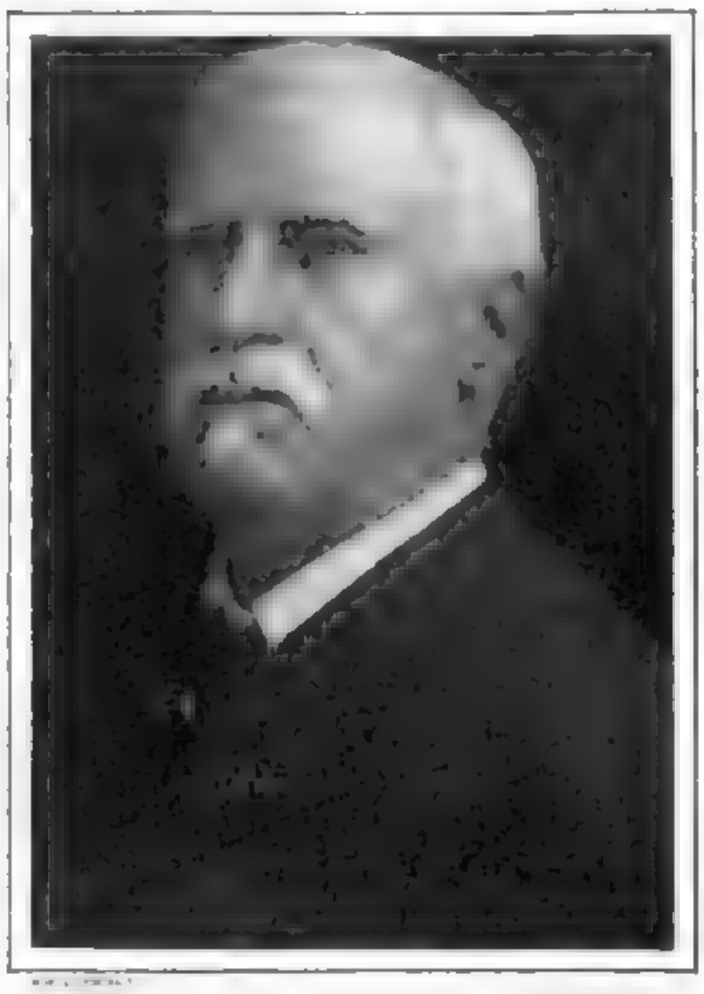
Kerens was born in Ireland sixty-eight years ago, and was brought to this country when he was eight months old. His parents went to Jackson County, Iowa, and young Kerens lived there until the war between the states began in 1861. He was not a combatant at first. He was chief mule-driver with the Army of Virginia on the Potomac, in General Banks' command. Of course, now that he is ambassador, we say he was in charge of transportation, which he was; but he tells of the mule-driving days with much wealth of reminiscence when circumstances are opportune. Presently, in 1863, having developed much talent in harrying the mules, he was placed in charge of transportation of the Army of the Frontier in Northwestern Arkansas and the Indian Territory. After the war he settled in Fort Smith, ran a livery stable and had a star-route contract. He was a pony-express rider through a wild and Indian-infested country. Later he became a contractor for the transportation of the Southern overland mail.

This took him to San Diego in 1874, and he lived there until 1876, when he went to St. Louis. His real career began here. He bought into the St. Louis, Iron Mountain and Southern Railroad and was one of the builders of the Cotton Belt line. With Senator Elkins and Henry Gassaway Davis he built several West Virginia roads, developed coal, coke, oil and lumber properties, and later did much of the development work in railroad and a terminal way in and around Los Angeles, and also helped build what is known as the San Pedro route between San Pedro and Salt Lake City, a trunk line eleven hundred miles long.

As will be seen, the Colonel, apart from his political activities, has been a very busy man and has contributed largely to the development of several portions of the United States. He is a director in many banks and trust companies, is interested in organized charity and other philanthropic enterprises, is one of the leading Catholics of this country and a trustee of the Catholic University.

The Colonel is polite, polished and politic. He is a good speaker and an excellent presiding officer. Word came long ago from Vienna that he was very much *persona grata* at that court, and soon he will cross the seas to show them a new wrinkle or two in the way of hospitality, horse-sense and heartiness. Nobody in this country doubts the Colonel will be a great success in diplomacy.

SPECIAL NOTE TO FRANZ JOSEPH—Dear Emp: Watch those halberdiers of yours who wear the white satin pants. If you don't Colonel Dick will have them working for him inside of a month.



He Will Cross the Seas to Show Them a New Wrinkle in Hospitality, Horse-Sense and Heartiness.

The Archbold Way

FORTY years ago, when the oil craze was at its height, John D. Archbold, now one of the big men in the Standard Oil Company, was employed in Titusville, Pennsylvania.

The hotel where all the Titusville oil men stopped was the American Hotel, and the proprietor was a certain Major Mills, a celebrated boniface of the times and a great story-teller.

Major Mills was very proud of his pretty daughter. One day, when he was sitting in the hotel office telling stories, Archbold, then a young, slim chap weighing about one hundred and twenty pounds, passed through the office.

"Say," said Major Mills to his audience, "do you see that young whiffet? Well, he wants to marry my daughter. What do you think of that for nerve!"

Archbold heard what the Major said, turned and grinned, and went on. Presently he married the Major's daughter, being a man who usually gets what he goes after, as others have learned since.

Too True

SENATOR JONES, of Washington, was one of a Congressional party that looked into the Government's reclamation plans this summer. The party was headed by Senator Carter, of Montana, and traveled extensively and worked hard.

They came to a little hamlet in Arizona, perched on a sandhill, which was dry, hot, dusty and miserable. The inhabitants wanted to hear a speech.

"Talk to them, Jones," said Carter.

"But what can I say to such a God-forsaken community as this?" asked Jones.

"Oh, cheer them up. Tell them something cheerful," replied Carter.

Whereupon Jones, wiping the sand out of his eyes, stepped out on the end of the car and began: "My fellow-citizens: Most of your future is before you."

The Hall of Fame

¶ Vice-President Sherman and Senator Root, of New York, were both members of Sigma Phi at Hamilton College.

¶ John A. Carroll, of St. Louis, general counsel of the Burlington road, and John M. Mack, of Philadelphia, the big asphalt man, are the sole members of the Society of Great Men of the World. Louis A. Coolidge, treasurer of a manufacturing company of Boston, is the permanent waiting list.

¶ During the recent campaign for mayor in New York Jimmie Hagan, Tammany's candidate for county clerk, rode the city from the Battery to the City Line in a big automobile for fifteen nights preceding election, made eighty-six speeches and covered five hundred and fifteen miles, all within the city limits. Also, he was beaten.

¶ Representative Boutell, of Chicago, claims to have as constituents more high officials in the present Administration than any other member of Congress. Secretaries Dickinson and MacVeagh, of the Cabinet, Solicitor-General Lloyd Bowers, and Assistant Secretaries Norton, of the Treasury, and Cable, of the Department of Commerce, all live in his district, ward and precinct, and Boutell didn't have anything to say about the appointment of any of them.

The Overland

The Wonderful

This has been called the greatest business story ever told. A story of how John N. Willys—chief of the Overland plants—stepped in two years to the topmost place in motordom. A story of how Overland automobiles rose in 24 months from a total output of 380 to this year's sale of $24,000,000. How a factory has grown like magic to a floor space of 30 acres—to a payroll of 4,000 men—to a daily output of thirty carloads of automobiles. And how a large part of the automobile demand of the country has been centered around one remarkable car.

The Discovery

Two years ago—and for seven years before—Mr. John N. Willys was an automobile dealer in Elmira, N. Y.

Among the cars that he handled was one car that outshone and outsold all the rest. The car was new, its maker unknown, its name unfamiliar. But men who tested the car at once saw it to be the creation of a mechanical genius.

It became quickly apparent that this was the simplest, sturdiest, smoothest-running car that had ever been seen in Elmira. The name of the car was the Overland, and it sold at that time for $1,250.

The demand for this car spread like wildfire. Each car sold brought a demand for twenty others like it. Men who never before had thought of buying a car were captured by the Overland's matchless simplicity.

Men came by the scores and deposited money to secure a delivery date. And Mr. Willys sent the money on to the maker to help him get out the cars.

The Failure

But the cars did not come. At last Mr. Willys went to the Indianapolis factory to discover the reason, and he found the makers on the verge of receivership.

The genius which had created this wonderful car—which had solved problems of mechanism as never before—fell down on the problems of finance. And the panic of November, 1907, had driven the concern to the wall.

Up to this time—just two years ago—the output of Overlands had been exceedingly limited. Not enough had been made to supply one-fifth the demand which Mr. Willys alone could have had.

This matchless automobile creation—the most successful car in the world today—was perishing for lack of a few thousand dollars.

The New Start

Mr. Willys was not a rich man, but he managed in some way to meet the over-due payroll. He took over the plant. Then—through the respect which men have for daring—he contrived to keep the factory going.

There was a cry for more cars from every place where an Overland car had been sold. The only problem was to make them—to get credit for steel, for tires, for parts—to get cash for the weekly payroll. The only pledge which Mr. Willys could give was his faith in a marvelous car.

As the new cars went out the demand for more became fairly overwhelming. The factory capacity was outgrown in short order. Then tents were erected, and Overland cars were assembled in the open air.

Another factory was acquired, then another; but the demand soon outgrew all three.

During the next fiscal year there were made and sent out—nobody knows how—4,075 Overland cars. Yet the demand, which had grown like a flood, was not even half supplied.

There could have been sold that year, no doubt, ten million dollars' worth of Overland cars. Yet about the only advertising the car ever had was what users said to others.

Dealers fairly fought for allotments. Buyers paid premiums to be given a preference. All because the Overland, wherever used, showed itself incomparable. A car so superior, so showy, so simple—so modest in price—that men who saw it could be content with no other. And thousands of men who could not get Overlands went without any car.

The Move to Toledo

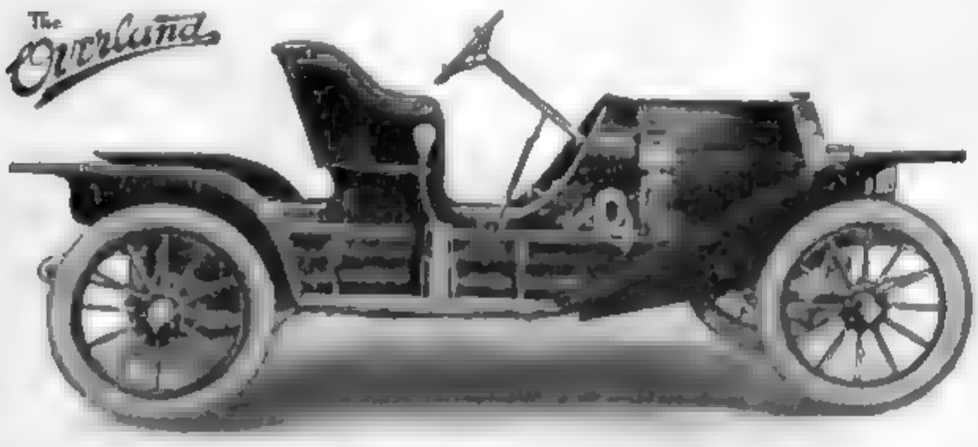
Mr. Willys' next step was to buy the Pope-Toledo factory—one of the greatest automobile plants in existence. This gave him four well-equipped factories. That was just 16 months from the time when he started with nothing but faith in his car.

But the Toledo plant wasn't sufficient. Almost immediately he began to build an addition larger than the original factory. And he completed it in forty days.

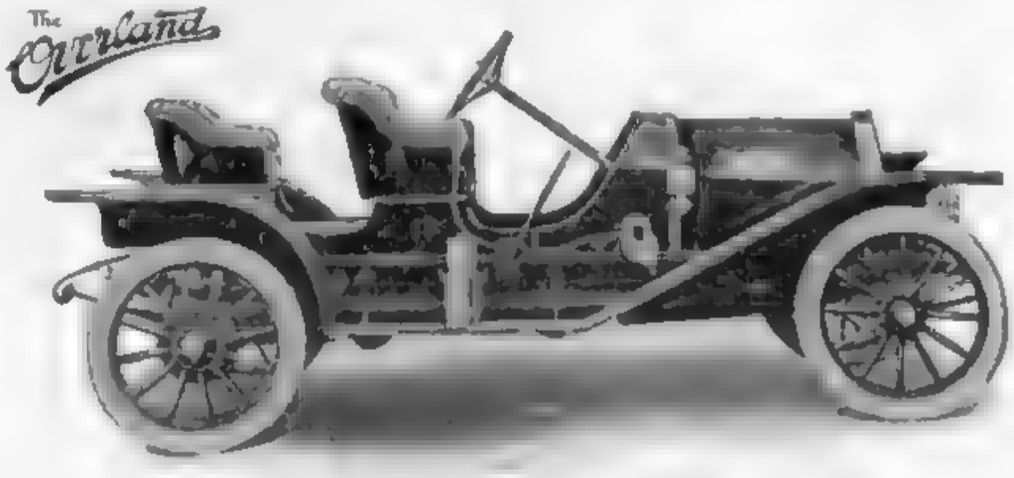
Then he equipped all these buildings with the most modern machinery—with every conceivable help and convenience. For economy's sake he prepared to make in his own factory practically every part of his car.

Now four thousand men work on Overland cars. The output is valued at $140,000 per day.

Mr. John



Overland Model 38—Price $1,000. 25 H. P.—102-in. Wheel Base
Made also with single rumble seat, double rumble seat and Toy Tonneau at slightly additional cost



Overland Model 40—Price $1,250
40 H. P.—112-in. Wheel Base

The Overl

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Overland Story

The Overland

The contracts from dealers for this season's delivery call for 20,000 cars.

Sixteen thousand of the 1910 models were sold to dealers before the first car was delivered. That means that four times the previous year's output was sold on the records the car had made.

This was not done by advertising, not by sensation. This is one of the first Overland ads that has ever appeared. It was done by each Overland car selling four others.

This year's Overland sales will exceed $24,000,000. Yet the Overland is but two years old.

The Man and the Car

This fable-like success has been due to two factors — an indomitable man and a remarkable car.

The Overland car has won its own way. There is no rival within reasonable reach of it. The car has sold itself, and oversold the output, from the first day the first Overland came out. There have been five buyers for each Overland car during a good part of the time.

But the world could never have been supplied with these cars had not the right man taken hold.

Now this man has acquired 23 acres around the Toledo plant. And it is his purpose to see—from this time on—that they who want these cars can get them.

N. Willys

The $1,000 Overland

Here is one result of this enormous output and these new factory facilities: The cost of the cars has been cut about 20 per cent. And every cent of the saving will go to Overland buyers.

This year's Model 38 sells for $1,000. It is considerably better than the $1,250 Overland last year.

It is a 25 horsepower car, capable of 50 miles an hour. A hundred times a day—in an exhibition—it has carried four people up a 45 per cent grade, starting from a standstill.

This $1,000 car is made in a factory which for years turned out a $4,250 car. It is made by the same men, under the same inspectors; and so far as advisable in this lighter car it is made of the same materials.

A ten-year-old child can operate this car without any chance of confusion. Push a pedal forward to go ahead—just as you take a step. Push another pedal forward and you change to high speed. Push the first pedal backward when you want to reverse. There is nothing else to do but steer.

There was never a similar car. And nobody else ever attempted to give an equal grade of car for the money. It is done in the Overland factory by building the parts which other makers buy. And by turning out 80 cars per day of this single model alone.

This price of $1,000 includes five lamps and magneto. The car is all ready to run.

Higher-Powered Cars

So it is with the Overland higher-powered cars—for $1,250, $1,400 and $1,500—made by a separate organization, devoted to these models alone. Each is turned out by the thousands. And each gives as much for the money as does Model 38.

The $1,500 Overland is as good a car as any man can want. The power—40 horsepower—is sufficient for any requirements.

The materials are the best that men know. Most of the features are identical with the highest-priced cars, save in simplicity. For instance, in one place where other makers use 47 parts, our engineers use one.

Where Overlands Sell

In both city and country—with millionaires and with farmers—the Overland is today the most popular car on the market.

Our New York City agent this year takes 1,000 Overlands. San Francisco takes 500—Boston, 500—Washington, D. C., 500—Philadelphia, 450. Thus the Overland sells in the cities.

Kansas this year takes 1,000 Overlands—Nebraska, 750—Iowa, 1,000—Texas, 1,500. Three towns in Kansas—Wichita, Great Bend and Salina—each takes 200 Overlands. It is evident that the Overland is the popular car of the farmers.

And remember that the Overland—in most of these sections—has only been known a year. All this demand is the instant recognition of matchless merit, of simplicity and certainty.

Get the Whole Story

Such is briefly the story of the greatest sensation in motordom. But you cannot fully appreciate it until you know all the facts about the cars themselves. For the main factor in this success was a masterpiece in engineering.

Our book tells the fascinating story in full. And it tells the facts which have made the cars the most interesting, the most desired cars in existence.

You cannot know the best about motor cars until you know about the greatest car of all. I will send you this book if you mail me this coupon. Please cut it out now.

F. A. Barker, Sales Manager
The Willys-Overland Company
Toledo, Ohio

Members of Association Licensed Automobile Manufacturers. Licensed under Selden Patent.

Please send me the Book.

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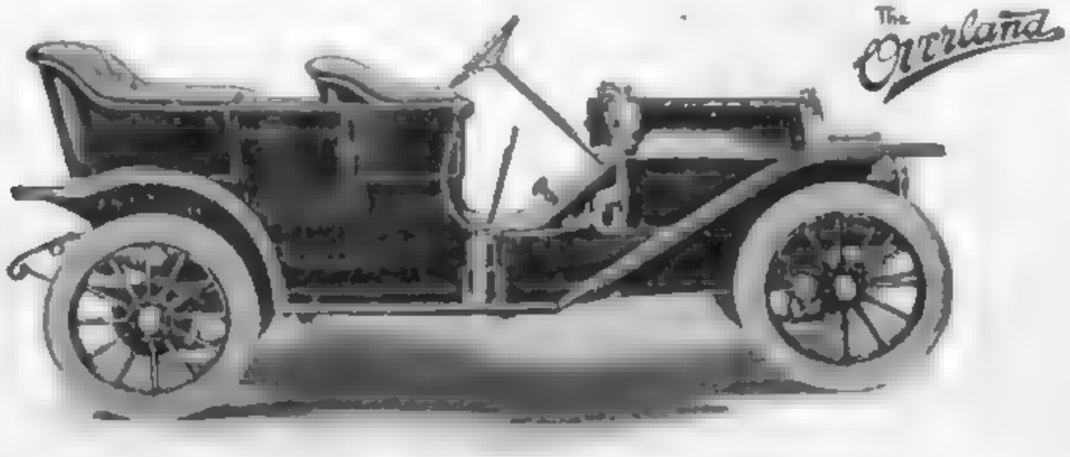
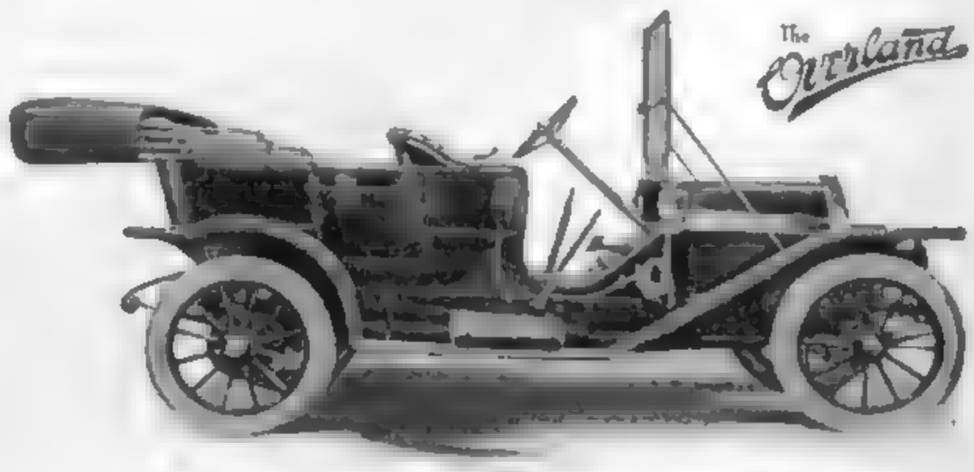


Overland Model 41—Price $1,400
40 H. P.—112-in. Wheel Base—5 Passengers



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The Senator's Secretary

IT TAKES a long time to classify the various curves and angles of a new Administration, although all Washington sedulously applies itself to the task as soon as there is a new one. Naturally, the basis of comparison is the Administration just preceding. Thus, when the universal sizing up of the Roosevelts was in process the comparisons were all with the McKinleys; and now that the Tafts are under observation the Roosevelts become the criterion.

Two things are reasonably certain at this time: The first is that so far as unconventionality in the President is concerned, Mr. Taft is much less bound by precedent and those nebulous, but effective, unwritten laws than Mr. Roosevelt was. The second is that so far as the social end of the Administration is concerned, the lines are drawn much closer than they were in the seven years that ended on March fourth last.

Mr. Roosevelt had a reputation for doing things in an unconventional way, and he deserved it, in a larger sense; but in the small restrictions he was scrupulous, to all outward appearances. When he went out for exercise he went to the outskirts of the town and to unfrequented portions of the city. He rarely visited any person at that person's home, except at the strictly formal Cabinet dinners. About his only exceptions were Senator Lodge and the late John Hay. There are legendary laws that the President must not eat at the house of a friend, that a summons to the White House is a command, that he shall never leave the country, and so on.

All these legends had their force with Mr. Roosevelt. None of them seems to direct Mr. Taft in the slightest degree. Being President, with him, is a tremendous piece of work to which he applies all his available time and all his ability. However, after he has worked what he considers a sufficient time at his job, he then becomes Taft the person, instead of Taft the President—and Taft the person does exactly what the Taft who was Secretary of War and Solicitor General and judge did. That is, he does as he pleases.

Take that little episode of a Sunday night a short time ago. The President wanted to go for a walk. Wherefore, he went for a walk. He did not go splashing off through the slush and snow and mud to Rock Creek Park or out to Cabin John Bridge, as President Roosevelt might. Instead, he took a walk through the town, just as any other citizen would when he needed exercise. Then, on his way up Pennsylvania Avenue toward the White House, when he passed the hotel where Judge Lurton, the President's first appointment to the bench of the United States Supreme Court, was staying, he said to his companion: "Let's go call on Lurton."

The President's Christmas Shopping

He went in without any Presidential fuss or flubdub, walked up to the desk and asked if Judge Lurton was in. The clerk gulped a few times, telephoned and found the Judge was out, told the President so, and he left a card and proceeded on his way. Now, that is a simple, human, common-people sort of a thing for a President to do, but not many Presidents of recent years have done it. Mr. Roosevelt never did such a thing when he was President, nor did McKinley, nor Cleveland. Strictly speaking, according to those legends for Presidential conduct, that visit was not Presidential. Everybody is expected to call on the President and he is expected to call on nobody. However, Judge Lurton and the President are old friends. It never occurred to Mr. Taft that it was not a Presidential thing to do to call on the Judge, especially as he was going by the hotel where the Judge was staying he never stopped to think whether precedent forbade it, or whether Judge Lurton had made his White House call or not. That call was made by Mr Taft, the man, not by William Howard Taft, the President.

It was the same on the day before Christmas. Mr. Taft, late that afternoon, woke up to the fact that he had not bought his presents. He did not summon tradesmen to him. Not a bit of it. He walked down to the shopping district and bought his presents, just as hundreds of other American citizens were buying them, jostled with the crowds, waited for the busy clerks, checked off his list, had a lot of fun and went home, happy as a boy. President Roosevelt never went into a Washington store during his service, so far as I can remember.

You will find the President doing a lot of these things while he is in the White House. He is an unaffected man. Precedent doesn't bother him a particle. He has the highest idea of the dignity, importance and power of his office; but he has never thought and never will think that it lessens that dignity to call on a friend, to eat dinner at a friend's house, to walk up and down the streets, to visit the points of interest, to do anything he used to do and liked to do before he went into the White House. Presently, stories of little actions like the call on Judge Lurton will be as common as stories used to be of President Roosevelt plunging into the woods.

Moreover, the people who visit the White House are beginning to appreciate the difference in his methods when compared to the methods of President Roosevelt. Taft is the most painstaking person one can imagine. He demands a reason for everything, produces argument and asks for refutation, makes the most thorough investigations and, while susceptible to logic, is not swayed a particle by friendship or by favor. He is enough of a politician to appreciate the importance of politics, but not enough of a politician to play politics off his own bat. He has to be told what the politics of a situation is. Once informed, he will go ahead if he approves.

How He Makes Appointments

An interesting example of the way he goes into even unimportant or comparatively unimportant things was shown in his search for a man to fill a certain office. There were many candidates, most of them backed by strong influences. The President sifted and sifted, and finally decided on a man in his own mind. He did not offer the position to the man, but had about determined to appoint him. He had his reasons carefully formulated. A day or two before the appointment was to be announced the President called in several persons who were interested, to tell them his plan and to ask opinions.

His procedure was the same with each visitor. After the subject had been broached the President swung around in his chair and began to talk. He talked calmly, judicially, as if he were handing down an opinion from the bench. He had his facts arranged in regular order and he proceeded to show why he desired to appoint the man he had selected, giving a reason, expanding it, and going on to the next one. He talked for ten minutes.

Then he said: "Now, that is my position. What have you to say on the subject?"

Then he listened patiently to all the visitor had to say, asking an occasional question, but venturing no further opinion, and giving all the time necessary for the presentation of the visitor's case. After the interview he sent for another man and proceeded as before, making note of any new arguments that were made, or any vital objections to his own statement of the case. In this particular case he not only sent for a score of men, but went over the whole matter with each as fully as he had with the first visitor. It took a lot of time, but it showed that he did not intend to appoint any person whom the people interested thought unfitted, and in this particular case he determined, after a long investigation, to set aside the man he had selected and to look for another. There was nothing of prejudice in his attitude. He had sat in the case as a judge. He had heard all the evidence, had brought out his own ideas and, finally, rendered his opinion.

This tendency of the Presidential mind is the despair of those around him who see the work accumulating in piles, who get the vast numbers of applications for office, who handle the correspondence; and it makes the Senators and Representatives, who want quick decisions of propositions they advance, hop up and down. But that doesn't worry the President. He takes his own time. Like most physically big men he doesn't like to work except when he likes to work. He has settled down to his task, but when he has an especial thing to do he wants to do it when he wants to, not when he should. There is none of that quality about the President that impelled President Roosevelt when writing a message, for example, to go at it systematically and do some of it each day. If he were a writer he would not be one of those regular boys who get up in the morning, eat a grape, and do their five hundred or a thousand words a day, and every day.

Instead, when he has a message in view the President mulls it over in his mind for days. He talks to all comers about it. He calls in everybody whose opinion is of any value. He even goes so far as to let it be known that he will send in such a message at a certain time. That is the only anchor those concerned with the production of the message have. He puts it off, loafs on the job, goes walking and riding, talks about many things with many men. Everybody is panicky. The message will not be ready. Then, suddenly, the President locks himself up in a drawing-room on a car or in his office, calls in his stenographers, and does the whole dictation in jig-time.

Take his recent message on control of the railroads. If President Roosevelt had had a set of similar ideas he would have rushed them into a message half an hour after he incubated them or they were hatched for him; have sent Secretary Foster on a gallop up to Congress, and have hurled the message in with a "What do you think of that?" and listened eagerly for the kind applause from the proletariat. Did Mr. Taft proceed along those lines? He did not. He fussed with that message for three months. He called in all sorts of persons who had information or ideas on the subject, talked to them, submitted his own ideas and searched them for theirs, and put no inhibition of secrecy on anybody.

The result was that everybody who was interested knew what he had in mind several weeks before he sent in the message. There was no chance for any kind of a flurry over it. He even saw a collection of railroad presidents and explained his plan to them before he put on the final touches. It is no exaggeration to say that a hundred men, who knew what they were talking about, were consulted by the President before he put a word of that message on paper. He talked to the leaders in Congress, to Interstate Commerce commissioners, to financiers, to railroad men, to statisticians, to publicists, to everybody he could reach who had an understanding of the situation, and whom he thought entitled to know what his own understanding of that situation was. Then he digested the whole raft of opinions, advice, counsel and protest, and wrote what he thought. Everything was perfectly calm when the message came out. That was what he intended. And the message was reasonably radical, at that, from a railroad and captain-of-industry viewpoint.

Saving the Country Money

Another plan the President has in mind is the elimination of the deficit. He is not averse to joking a bit, nor does he hesitate to josh his friends at times, but he was very set and determined when he announced that he wanted appropriations pared down to the quick. There was no fooling about that. He didn't smile once when he had Representative Tawney, chairman of the House Appropriations Committee, and Senator Hale, chairman of the similar committee in the Senate, with him. "Cut down!" he said. "Save every dollar you can. Pare off as much as you can see your way clear to pare, and then come up here and I'll help you pare a little deeper."

He wants to save a hundred million dollars in the appropriations of this session of Congress. Probably he will do it, for both Tawney and Hale are savers if they get half a chance. There isn't anything very spectacular about this program, but it has a heap of merit from the taxpayers' outlook.

Meantime, the President is in better physical condition than he has been in a long time. He is ruddy and husky. He has taken on a bit of flesh since he had to stop golfing, but is keeping down pretty well with his walking and other exercises. His eye is bright and his temper amiable. He is the healthiest-looking three-hundred-pounder who has been seen in these parts for many years.

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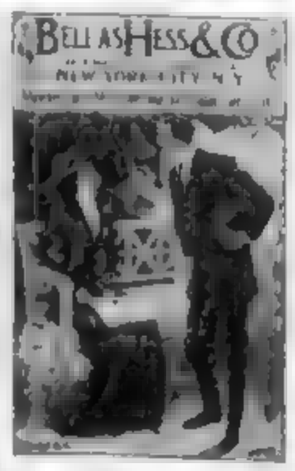

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YOUR SAVINGS

"Cutting the Melon"

SO MANY lemons are handed out in the big financial game that it may be interesting and helpful to see just when and how the occasional melons are cut. A melon is like the traditional "ground-floor proposition," in that the average man with savings seldom gets in on it. Technically, it is a distribution of large accumulated surplus, or extraordinary profits, and is a sort of bonus that the corporation, railroad, bank or trust company gives to its stockholders. It is called a melon, probably because it has the same effect on the stockholder that a watermelon has on a negro down South—it fills him with joy.

The slices of the melon may be in cash, in stock, or in rights to subscribe to new stock. When a company cuts a melon, this means that it has enjoyed great prosperity, or wants to increase its stock and give the stockholders of record a chance to get the new issue at a low price. A "tip" that a certain concern is about to cut a melon has led more than one man to buy its stock at high price, only to find that he has had wrong information. Melons are few and far between, and the method of their cutting is best explained in terms of concrete instances.

One of the richest melons ever served up in Wall Street was cut last year by the Delaware, Lackawanna and Western Railroad, a road that has the peculiar distinction of having no funded debt, and is a great money-maker. For some years it has been paying a regular dividend of ten per cent and an extra dividend of ten per cent, making a total of twenty per cent paid on the stock. To offset this has been a price for the stock which has ranged from 369½ during the 1907 panic to 680 per double share, the price when the melon was cut. The road was earning forty per cent on its stock, and had piled up a surplus of $32,000,000. The directors decided that it was not necessary to add to this surplus, so the melon was picked. There were really three slices to this melon: fifteen per cent in stock, and fifty per cent in cash, and the privilege of subscribing half of the cash dividend to stock of the Delaware, Lackawanna and Western Coal Company, which was formed to take over the rich and prosperous coal business of the company.

You get some idea of the value of this melon when you find that, for every share of stock, par value of $50, the owner got an equivalent in stock or cash amounting to $82.25. Here is the way it figures out: The actual cash dividend of twenty-five per cent is $12.50; fifteen per cent of Lackawanna stock at the price of 680 per double share is $51; and the subscription to the coal stock 150 was offered for it at once—is $18.75.

The Hill Melons

Another notable melon last year was cut by Wells Fargo & Co. This company had no bonded debt and had been earning fifty-eight per cent on a capitalization of $8,000,000. It had been paying ten per cent a year dividend. The melon consisted of an extra cash dividend of three hundred per cent. This means that every shareholder got $300 in cash for each share of stock he held. At the same time the company increased its stock to $24,000,000, and the stockholders had the right to subscribe to it on the basis of two new shares for every one share they held. At this time the stock was selling at 560 a share. This case, together with that of the Lackawanna, shows how valuable a melon stock rights are. Therefore you never hear of a stockholder doing anything but taking advantage of them.

James J. Hill has cut two melons. In 1906 he gave the stockholders of the Great Northern Railway Company a rich Christmas gift in the shape of a Great Northern Ore Receipt for every share of railroad stock they held. These certificates were secured by very valuable ore mines which are leased to the United States Steel Corporation. The gift really amounted to a one hundred per cent stock dividend. On the day this article is written the Receipts are quoted around eighty. The holders of the Receipts have received one dollar a share as a dividend each year since. Mr. Hill's second melon was different. In 1908 he announced that from a concealed surplus of the Northwestern Improvement Company, whose entire capital stock is owned by the Northern Pacific Railroad Company, $11.26 would be paid on every share of Northern Pacific stock. It was a big surprise, because the Improvement Company had been carried on the books of the Northern Pacific as a nominal asset. While this was a very fine thing for the Northern Pacific stockholders, it also showed that the finances of the subsidiary company of a great railroad can be so manipulated as absolutely to hide a vast accumulation such as was distributed.

Melon cutting, however, reaches its highest perfection and greatest frequency, perhaps, with the great New York banks and trust companies. Here you find some slight variations. A bank or a trust company cannot declare a stock dividend, because its stock must be paid up, which is a legal requirement. An industrial company or a railroad, on the other hand, can declare a stock dividend.

Big Bank Dividends

The First National Bank leads as a melon patch. Last December it declared an extra cash dividend of eight per cent, making a total of forty per cent distributed during the year. Up to 1902 this bank paid one hundred per cent regularly on its old capitalization of $500,000. In 1902 it declared an extra cash dividend of $1900 a share, one of the biggest known. This means that if you had been a stockholder and had, by some chance, been able to buy your share originally at its par value of $100, you would have received as a bonus nineteen times what you paid, in addition to the regular semi-annual dividend of $50 declared at the same time. But there was a sort of string tied to this dividend. The bank increased its capital from $500,000 to $10,000,000, and every stockholder had the right to subscribe to nineteen of the new shares at par. This absorbed, if he took advantage of it, all the extra cash dividend. But it was a highly profitable absorption, as a little figuring will show. Before the stock increase it sold at the old capitalization around $3600 a share; after the increase the price was $850 a share. If a man had paid the old price for a share he would have made big money by availing himself of the rights. Instead of one share with a market price of $3600, he would have twenty shares with a market price of $850, with the prospect of big dividends each year and an occasional melon.

The method of melon distribution in this instance is typical, for you will always find that the amount of extra cash dividend is usually equal to the stockholder's right of subscription to the new stock. In other words, the new stock offsets the dividend. Hence the bank really pays out no extra cash, and simply increases its capital obligations. The case of the Chemical National Bank, another one of the huge financial institutions of New York, is another example. In 1907 it declared an extra cash dividend of $900, but at the same time the capital was increased from $300,000 to $3,000,000. Each shareholder was permitted to subscribe to nine new shares at par, which took the amount of his slice of the melon. Before the melon was cut the stock sold at $4500 a share and paid one hundred and fifty per cent a year; after the stock had been increased it sold at $450 a share and paid fifteen per cent dividend. For the moment this was not so rich a right as the First National, because where a man originally had one share valued at $4500 he now had ten shares valued at $4500. But with more shares of stock he had more power and greater opportunity to take advantage of the next melon which, in a bank like the Chemical, is usually a mere matter of waiting.

The question arises: Can the average man get in on these transactions? It is possible for him to buy a single share of stock in any of the big banks or trust companies, but he has to pay a large price for it, and in many cases the actual return on the investment is small. The stock of

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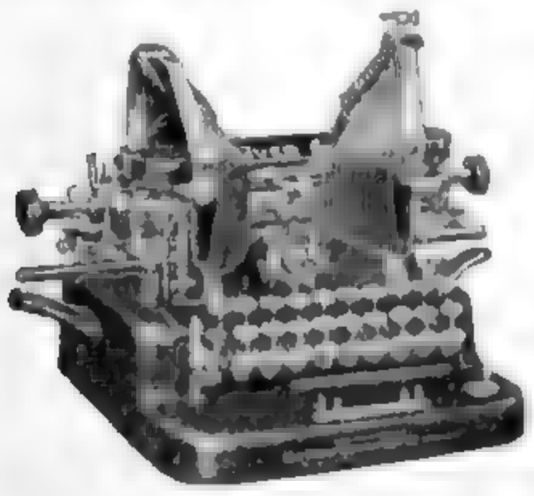

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the Chemical National Bank, selling at $450 and with a dividend of fifteen per cent, makes a yield of only three and thirty-three one-hundredths per cent. The stock of the Farmers' Loan and Trust Company sells at $1650 a share and pays a dividend of forty per cent, which produces a yield of about two and a half per cent. This kind of investment is not for the man with savings, for he should have a larger return. Rather is it the investment of richer men who do not actually need the dividends, and who can afford to wait for the occasional melons. While these stocks bring in a comparatively small return, they are growing more valuable all the time. Banking institutions when properly conducted are constantly piling up a surplus, and it is only a question of time when this must be distributed; their earning power is large, and the book value of the stock is getting bigger each year.

This phrase, book value, is used principally in connection with bank and trust company stock, and it is well worth explaining here. The book value of a share of stock is its value as shown on the books of the bank or corporation. If the books are honestly kept it should be a measure of the real financial worth of the institution. If a bank has a capital stock of $10,000,000 the shares having a par value of 100, and has a surplus—or undivided profits—of $19,000,000, then the book value of the stock is $290. The book value is obtained by adding the capital and surplus, and then dividing it by the number of shares outstanding.

In the case of a bank, the book value can scarcely be misleading, because its assets are in actual cash, or in securities that will stand inspection. The danger in book value is in industrial corporations where such intangible and fluctuating things as patents, good will, options, special machinery, plants and bills are placed under the head of assets. They make imposing figures, but they do not always represent real value, and real value should always stand behind book value. Therefore, when the promoter of an industrial proposition glibly says that his stock has a certain big book value, ask him to tell you just what concrete assets go to make it up. It is the opinion of many financial experts that it is next to impossible to figure out the book value of the stock of an industrial company.

The book value of a bank or trust company is almost invariably less than the market value, because the actual amount of money set aside as surplus or undivided profits does not represent all the money earned. Besides, such assets as charters and large earning power must be included in the market value. Take any of the banks mentioned in this article. The Chemical National Bank stock book value is $302, while its market value is $450; the book value of the First National is $290, while its stock sells at $850. One reason for the wide discrepancy here is that the First National Bank is one of the greatest money-makers in Wall Street. It is the Morgan bank, and it is behind commercial and financial enterprises that extend all around the world.

Stock dividends which so often form slices of melons are not always juicy. Sometimes they take on a real lemon flavor. This happens when a corporation, being pressed for money and not wanting to pass a dividend, pays the dividend in what is known as scrip, which is the fractional part of a share of stock or a bond. Like rights, it is salable. The Western Union furnishes an illustration. The panic of 1907 and a big strike put a dent into its finances. When the time for the regular quarterly dividend of one and a quarter per cent arrived in January, 1908, money was scarce, so the company paid the dividend in stock, and repeated the performance when the next dividend date came around. Now, here is where the stockholder loses. The stock dividend was issued at par, yet the stock at that time was selling away below par. It declined to 41 during the year. Hence it was like receiving 41 cents on the dollar.

INDUSTRIAL LEAKS

LEAKS in expenses are one of the bugbears of the life of a plant manager, and the little ways in which material is wasted form a never-ending puzzle. It is surprising how a little leak, a comparative trifle taken by itself, but a big item when magnified in various ways, will eat up the profits and make the stockholders growl that the business is declining and being run at a loss.

In many instances it is found that material comes in the front door, is checked up, but mysteriously disappears before it can be turned into the finished product and become a money-making cog in the business. In many instances the goods are slipped out of the back door by dishonest employees and sold below their original cost. No matter what price is obtained, it is a gain in the pocket of the man selling it, for he has paid nothing for it and has expended but little labor in securing the goods—and the boss pays the bill.

A Chicago employer took a walk through his shop one Sunday afternoon. He stumbled over a loose board. The next day he called the shop carpenter and said: "Jack, there is a loose board in the floor of the shop. You had better nail it down, or some employee will fall over it and I will have a suit for damages."

The carpenter returned in a few minutes and said that he could not find any loose board. The employer went out into the shop and located the loose board. He pried it up and glanced down under the floor. The building had no cellar, and he saw a pile of some material on the ground. He made the carpenter pull up some other boards and found that the material was tool steel that had been partially spoiled. He then saw why the board was loose and why the carpenter had failed to locate it. Whenever a workman spoiled a piece of steel he would raise the board and throw the damaged steel away. The steel in the pile was valued at two hundred dollars and was used without difficulty. The next month's steel bill showed a material decrease. Likewise, every board in the floor of the shop was tightly nailed down, and when a workman spoiled a piece of steel it was immediately reported.

Some few months ago a St. Louis foundry decided to fill up an abandoned well, as the water in it had an obnoxious odor. The cover was torn up, and the superintendent saw a dark mass above the water-line. A grappling hook was let down into the well and a slightly-damaged casting was pulled to the ground. It was the same old story—careless employees, when they spoiled a casting, would lift up the cover of the well and drop the casting into it. Iron valued at five hundred dollars was recovered and used in the foundry, after being recast.

A Cincinnati shoe factory, situated upon the canal bank, found that its bills for leather heels were unusually large during the summer months. As soon as the cold weather started the bills would show a sudden decrease. This was a mystery for a long time, but no clew to the mystery could be obtained. In the early spring a watch was set on the various employees. It was found that messenger boys employed in a factory on the opposite side of the canal would come out and make faces at the shoe-factory employees. The latter would pick up finished heels and throw them at the boys. Fifty heels would go out of the window in this manner. Screens placed on the windows stopped the practice of throwing away good material. It was learned later that the messenger boys picked up every heel and sold them for a low price to a rival shoe factory.

Loose methods in the buying of cloth and other materials by a New York clothing house cost the firm in the neighborhood of ten thousand dollars a year. Then a death in the firm brought in a new partner who was installed as general manager. He made a practice of keeping a record of his orders. "Put everything like this down in black and white" was his motto. Under the old system, when a traveling salesman came in for orders no duplicate was kept of the order. The various salesmen soon became aware of this loophole and, when they sent in the order, would add whatever their fancies dictated to the bill. As these bills were never checked up and there was no record in the house of the original order, the house soon became overstocked with a lot of worthless material that it had no use for and that was only so much idle capital. The use of carbon copies saved this house $10,000 in one year. —*Paul Alwyn Plate.*

Reg. U. S. Pat. Off.

I make all sorts of clear glass for all sorts of uses; each the best glass for its particular purpose.

For my Pearl Glass lamp-chimneys—that bear my name, Macbeth—I make the best glass ever put into a lamp-chimney.

These chimneys are clear as crystal, and they won't break from heat; proper shapes and lengths, and they fit.

I'll send you, free, my lamp-chimney book, to tell you the right chimney for any burner. Address

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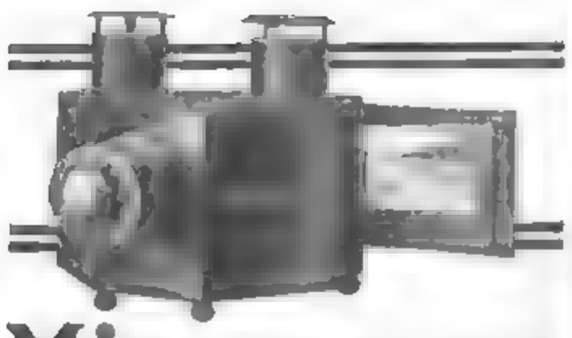
GREIDER'S FINE CATALOGUE of pure-bred poultry for 1910, 200 pages, handsomely illustrated, 150 engravings, photos, 20 fine colored plates, describes 65 varieties of land and water fowls, gives low prices of stock, eggs, incubators, poultry supplies, etc. How to care for poultry and all details. Price 10c., send to-day. B. H. GREIDER, Box 93, Rheems, Pa.



Mirroscope
PROJECTOR

It was the greatest success on the holiday market.

Many thousand new owners have become Mirroscope enthusiasts.

If you enjoyed one at the home of a friend you should now purchase one for your own family. Remember, the Mirroscope means entertainment and instruction all the year 'round—for young and old.

What the Mirroscope Is

The Mirroscope [illegible] projected on a screen [illegible] pictures look like magic [illegible] instead of [illegible] larger than seven by seven [illegible]. Everything is shown in its own [illegible] but enlarged to five feet in diameter. Care should be taken to select good subjects. All imperfections in the subject are magnified, while all good subjects are improved when shown on the screen.

3 Mirroscope Styles

ELECTRIC, GAS and ACETYLENE including generator, for city, town, farm and camp. Specify illuminant required.

Six Sizes in Each Style

$3, $5, $7.50, $10, $15 and $20. 75 per cent of our sales are in the $10 size.

Sold by

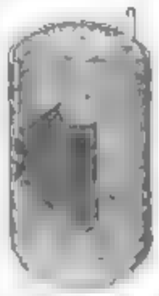
photo supply and hardware dealers, photo depts. of dry goods, dept. and toy stores.

Accept no substitute. If you can't find the Mirroscope in your town, we will ship any size or style, express prepaid. In Canada add $1.00, duty and express prepaid.

Our Booklet, "20 Suggestions," [illegible] and prices of [illegible]

The Buckeye Stereopticon Co.
5500 Carnegie Avenue, Cleveland, Ohio

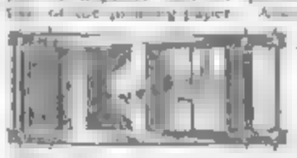
See the Money You Save



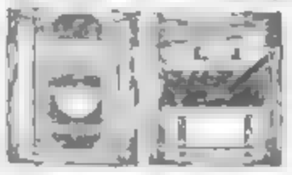
Hayden's Film Tank [illegible] $1.00

Hayden's Improved Film Printing Frame

Prints negatives [illegible] 75c

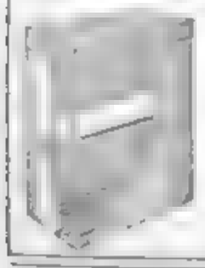


[illegible] of matte can be adjusted to any position on negative and locked, making all prints alike.



Hayden's Convertible Plate Frame Takes dry plates 1 inch [illegible] $1.50

[illegible] from any part of negative, and for making prints from films.



Hayden's Convertible Plate Tank $3.50

Develops all sizes of plates from 1 inch square up to 8 x 10. Develops 12 plates at once.

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Asylum Bldg. Brockton, Mass.

A Proposition to Young Men

Do you want to learn how success comes to him who is prepared to take advantage of opportunity when it presents itself? My free booklet tells the story in a few words of how insurance brought me a business partnership and a home. Write me and I will send you a copy free

H. THOMPSON HYDE, 125 Trumbull St., Hartford, Conn.

Oddities and Novelties

The Wonderful Gyroscope

WE HAVE heard a great deal lately of Louis Brennan's gyroscopically-balanced car which travels on a single rail and which conducts itself in a way that is only mildly described as paradoxical. If loaded altogether on one side the loaded side of the car actually rises first and ultimately resumes its normal level position. Two tons of material have been placed on the edge of one platform and then removed without affecting the equilibrium beyond recovery. When the car rounds a corner at high speed it does not tend to fly off the track, as does the ordinary railway train, but the inner edge dips, so that the car leans inward like a cyclist on a sharp bend.

The gyroscope upon which the car depends for its balance may be defined simply as a swiftly-rotating wheel having a freely-movable axis. Such a flywheel resists any attempt to change its plane of rotation. The heavier the wheel and the swifter its rotation the more pronounced will be this resistance. Mr. Brennan now employs two gyroscopes, each weighing three-quarters of a ton, measuring three and a half feet in diameter and running at three thousand revolutions a minute. As long as the gyroscopes are rotating the car will stand on its single rail. When they slow down and stop it falls over. To reduce the air resistance the gyroscopes run in a vacuum. Should the driving mechanism of the gyroscopes break down they would still run in the vacuum for a considerable time by their own momentum and hold the car in an upright position, so that the passengers would have ample time to alight.

The same property of the gyroscope has been practically applied in several other ways. The distinguished German engineer, Otto Schlick, has successfully employed the device for preventing the rolling of steamships in heavy seas. One of the large transatlantic steamship companies is at present conducting experiments for the purpose of ascertaining how big a flywheel will be required to steady a large liner. On a small torpedo boat which the German Government placed at Schlick's disposal excellent results were obtained with a flywheel no bigger than Brennan's.

Following the suggestions of a scientist named Anschuetz, the German Navy has made successful use of the gyroscope in place of the ordinary ship's compass, which is of importance in view of the variation of the magnetic needle.

Long before Anschuetz, Schlick and Brennan enlivened scientific journals with their feats, the gyroscope was used on every self-propelled Whitehead torpedo. What is known as the Obry torpedo-steering gear has made the Whitehead, perhaps, the most deadly of projectiles. Obry utilized the tendency of the gyroscope to maintain itself in its plane of rotation for the purpose of controlling the rudder of the torpedo, so that the torpedo would keep the course assigned to it.

Since Wright, Blériot and Farman have been stirring up popular interest in artificial flight more than one inventor has thought of balancing an aeroplane by means of a gyroscope. There are difficulties in the way that seem insurmountable at present, one of them being the weight of the requisite flywheel and another its tendency to cause fore-and-aft pitching, defects not manifest on steamships or railway cars because of their size and length and the medium on which they travel.

Halley's Comet and the Earth

IT SEEMS practically certain that during the night of May 18 the earth will pass through the tail of Halley's comet, which is now speeding toward the earth. What will happen? Nothing at all. A comet's tail is so diaphanous that compared with it the thinnest haze on the horizon is like a dense blanket. A tail may measure sixty million miles in length, and yet if compressed it could be packed in a trunk.

The earth has passed through a comet's tail more than once, and each time no one was the wiser until the astronomers announced the fact months later.

The last passages of this kind occurred in 1819 and 1861. So far as actual collision with the head of a comet is concerned the possibility is so remote that only a curious mathematician bothers about it. Arago concluded that the chances are roughly two hundred and eighty-one millions to one, and Babinet soothingly figured that the possibility is likely to become a probability only once in fifteen million years. A blind man bent on duck shooting is more likely to bring down a bird than is the earth of hitting a comet.

Professor William H. Pickering, of Harvard, has recently attacked the problem anew. He estimates that the core of one comet in every one hundred million years would strike the earth, and that we should expect to be struck by the core of a visible comet once in about four hundred million years, and by some portion of the head surrounding the core in four million years. Since animal life has existed on the earth for about one hundred million years, Pickering points out that a considerable number of collisions must have occurred during that interval, evidently without producing any very serious results.

Selling Stamps and Tickets by Machine

THE slot machine is now used for selling almost anything smaller in size than a battleship. But it has hitherto never been successfully adapted to the selling of postage stamps. The reason is to be found in our peculiar coinage. We have two-cent stamps and three-cent stamps, but no two-cent or three-cent piece. Some inventors have tried to overcome the difficulty by selling two stamps for five cents. Apart from the fact that only a single stamp may be needed at the moment, it is disturbing to pay five cents for what is plainly intended to bring only four. The Postal Department has been experimenting with a machine that seems to overcome the difficulty very ingeniously—for it sells a stamp for two cents, and two cents only. Realizing that his machine had to perform all functions of a skilled post-office clerk, the inventor has all but provided it with a brain. A mutilated coin, a piece of foreign money, or the brass slug that circulates so widely in the West is promptly rejected. In other words, the coin is mechanically tested before it is allowed to pass muster. Thin instruments inserted through the slot, in order to operate ratchets and levers so as to expel stamps without even the brass pretense of a coin, are unable to thread the tortuous passage and to avoid the obstacles that have been provided.

"Doping" Athletes With Oxygen

THE hypodermic needle can do more to urge a horse to victory than whip and spur. When it was first employed an indignant protest was raised, with the result that its use was forbidden.

A similar protest was raised some time ago, when Dr. Leonard Hill, of the London Hospital Medical School, administered oxygen to a swimmer during a race, with the result that his man made a remarkably good showing. Whether or not oxygen "doping" will be decried by athletes as much as morphine "doping" was decried by horsemen, Doctor Hill is now conducting experiments to determine scientifically how much aid a man subjected to great physical exertion receives from oxygen.

Part of Doctor Hill's apparatus consists of a weight-lifting machine which accurately measures the amount of work a man is able to perform "before and after." The increased amount of physical exertion to which a man can be subjected after oxygen has been administered is certainly remarkable. One of Doctor Hill's staff, after breathing oxygen out of a bag for five minutes, was able to hold his breath for nine minutes and three seconds. The investigation is not concluded, but Doctor Hill states that, by inhaling oxygen before a quarter-mile race, a sprinter ought to be able to hold his breath from start to finish and so devote all his energy to moving his legs.

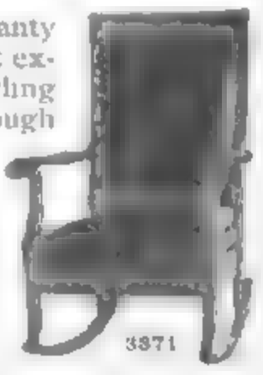
The effect of oxygen on an athlete is much the same as forced draft under a boiler. In both cases fuel is more rapidly consumed and greater heat—energy—developed. The effect is, therefore, different from that produced by drugs on race horses. Whether this distinction is of any ethical value is of no concern to a scientist.

The Envied Home

The home that is furnished with Karpen furniture has a style and elegance that are admired by every visitor. Yet it costs its owner no more than ordinary, short lived furniture—that must be bought by outside appearance only—perhaps to be cast aside as shabby after brief wear.

Karpen Furniture Will Last a Lifetime

Every piece of Karpen furniture is stamped with the name of Karpen—your insurance of the best materials and workmanship combined in a piece that will keep its style and looks through a lifetime of use.



The Karpen guaranty means hair filling, not excelsior—Karpen Sterling genuine leather, the tough natural grain outside the hide, not split leather or imitation. It means Karpen steel springs, the kind specified by the United States Government. And it is backed by our perpetual guaranty, which authorizes your dealer to replace any piece free should it develop any defects of workmanship or material, even after years of use.

Send for Free Style Book J. S.

It tells you facts that every furniture buyer should know. 72 pages—a foot and four inches deep and nearly a foot wide—shows over 500 illustrations of Karpen pieces—all made from actual photographs—and interiors drawn for us by leading decorators.

This book shows you how to judge good furniture—how to know the difference between split leather and **Karpen Sterling** leather, which is the tough natural grain **outside** the hide. It tells you about Karpen Upholstery and Karpen Steel Springs—the kind specified by the United States Government.

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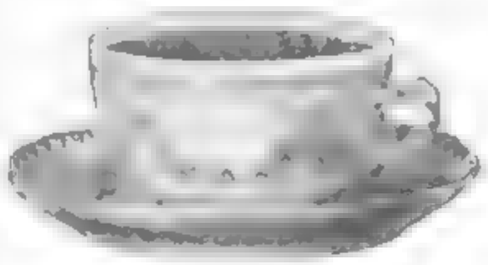
Karpen Furniture

1,829 Karpen pieces have been used in furnishing the new Senate office building throughout. Karpen furniture was specified in competition with manufacturers everywhere. [36]

If the FIRST CUP of

Postum



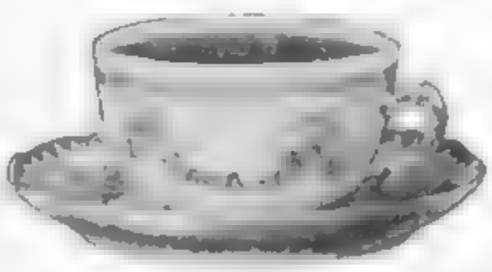
in place of coffee is not quite up to the mark try again.

Insist on having it boiled according to directions on package —that's easy.

The SECOND cup of Postum (when directions on package

are followed) is a revelation. The flavour is similar to mild, high-grade Java—many lovers of coffee being unable to distinguish the difference in taste.

The THIRD cup



—made just right—is usually the beginning of a happy habit.

Postum contains no *caffeine*, nor any other injurious substance, but being made of wheat it is rich in the food elements which Nature uses in building up mental and bodily vigor.

"There's a Reason" for

Postum

Postum Cereal Co., Ltd.,
Battle Creek, Mich.,
U. S. A.

HOW TO BORROW MONEY

(Concluded from Page 11)

brewer to make the day's deliveries of beer. Instead, the wagons of another brewery made the rounds of the bankrupt brewer's patrons and supplied their malty needs. On the second day and the third this was repeated. For three successive days this other brewer, without protest from any member of the association, had made deliveries of beer to every one of the bankrupt brewer's patrons. Hence, under the terms of the compact, all those patrons were now "tied" to the other brewer

The brewery itself, of course, remained fast in the possession of the receiver—a huge red-brick pile full of costly machinery, very imposing to look at, but without a single customer to its name or a dollar's worth of trade; in which condition it was worth whatever it would fetch as junk, plus the value of the land.

There was some agitated discussion of a prosecution against the brewer; but a weak point in the case was that the whole compact was illegal, and it seemed he really hadn't done anything criminal, anyway. What arrangements may have been made between himself and the other brewer, to whom he handed over a trade worth, perhaps, a couple of hundred thousand dollars, were not disclosed. He may have acted from pure benevolence.

It was in this same bank, by the way, that a merchant of good standing but moderate means was refused a loan of a thousand dollars three weeks before Christmas. He was not a large borrower, his business was quite prosperous, and ordinarily his application would have been granted with pleasure. But he incautiously confessed to the vice-president that he wanted the money for the purpose of buying his wife a handsome diamond ornament for Christmas. Or, rather, he didn't confess it; he actually boasted of it. They had been obliged to live pretty close, he said, while he was building up his business. His wife had always done her share. He had never before felt that he could afford to do by her at Christmas as he would like. Now, however, he felt that he could really afford to make her a fine present, and he proposed to do it, although, as he was carrying a heavy Christmas stock, he would be short of cash until after the holidays. Whereupon the vice-president tore up the note and lectured the man on the folly of borrowing money for so unbusinesslike a purpose.

The man was much disappointed. He had really set his heart on buying his wife the fine present. He admitted, however, that the vice-president's counsel was judicious and resigned himself to the prospect of an inexpensive holiday. But his real disappointment came later. Two days before Christmas the bank failed disastrously—thereby depriving the merchant of any money whatever for holiday purposes and very nearly breaking him, to boot. Bankers' advice should be given the most careful consideration; yet bankers are not infallible.

A banker of much experience said that banks make more mistakes in refusing credit than in granting it. He meant that the final loss to the banks and to the community in general, through withholding credit where a good use could have been made of it, exceeded the loss arising from the granting of credit where a bad use was made of it. By keeping this principle clearly in mind and vigorously acting upon it—by a settled determination to prevent the banks from making any mistakes of that kind in their own personal cases—a great many men have succeeded in life. A prime element in their success has consisted of simply bluffing the banks into lending them money when the banks don't want to and thought they were not going to.

When Henry Phipps was treasurer of the Carnegie concern in its early days he drove a certain nag and top buggy. They still tell in Pittsburgh that when young Phipps' nag reached the business district it would proceed without the least guidance from one bank to another and stop of its own accord before the door of each, exactly like an experienced milk-wagon horse on its daily rounds. It acquired this habit in carrying Treasurer Phipps about while he was borrowing the money to meet the weekly payroll.

The banks themselves—the live ones—are well enough aware that persistence and resourcefulness in borrowing have kept going many a young concern that is now big and opulent.

"You must make us a statement," said the cashier, some years ago, to a young man who was borrowing on his nerve—which was ample. "We are requiring every one of our borrowers to make a detailed statement in writing. You already owe us a good deal of money, and we have absolutely no security except our confidence in you."

"If I made you a statement," replied the young man firmly, "you wouldn't have even that. What kind of a banker would you be, to destroy your only security? The reason you are to make me this new loan is not that my assets are so and so. The reason is that I've got to have the money." He got it, and flourished.

A young business man's assets cannot all be set down in figures. The indomitable perseverance which gets him a loan that he isn't really entitled to may be the most valuable of them. The live bank knows it.

"My bank never turned me down," said a man who is now middle-aged. "To keep my business going I had to borrow more than I was really entitled to, but I never had any serious trouble about doing it. You see, I had a pretty good acquaintance, especially among young men. Whenever I found a man who was sore at his bank, or was looking for a new banking connection for any reason, I ran him right over to my bank and introduced him to the vice-president or cashier. Even if a man wasn't really looking for a new connection I'd take him in, if I had a good chance, and introduce him. My bank loaned me money with a smile when it was frowning at people of much bigger caliber. They knew I was drumming up business for them all the while—which counted for me more than a balance sheet."

Naturally, nerve alone will not last very long. The borrower must have that business ability which enables him to put the money to profitable use after he has got it. If he has that ability, and nerve, he will be pretty sure to find the money somewhere. For a man who can really use it to good advantage, probably capital—or credit, which comes to the same thing—is the most easily accessible of all commodities. He should bear in mind, however, that it is a commodity that is very largely controlled by the banker. If he must take liberties with somebody's confidence, let it not be with the confidence of the banker.

Editor's Note—This is the second of Mr. Payne's two articles on borrowing money.

Trifles

He took a little flyer,
That was all;
He thought he knew the wire
Had the call.
He took a little flyer
And he went up high and higher;
Now his fat is in the fire,
That is all.

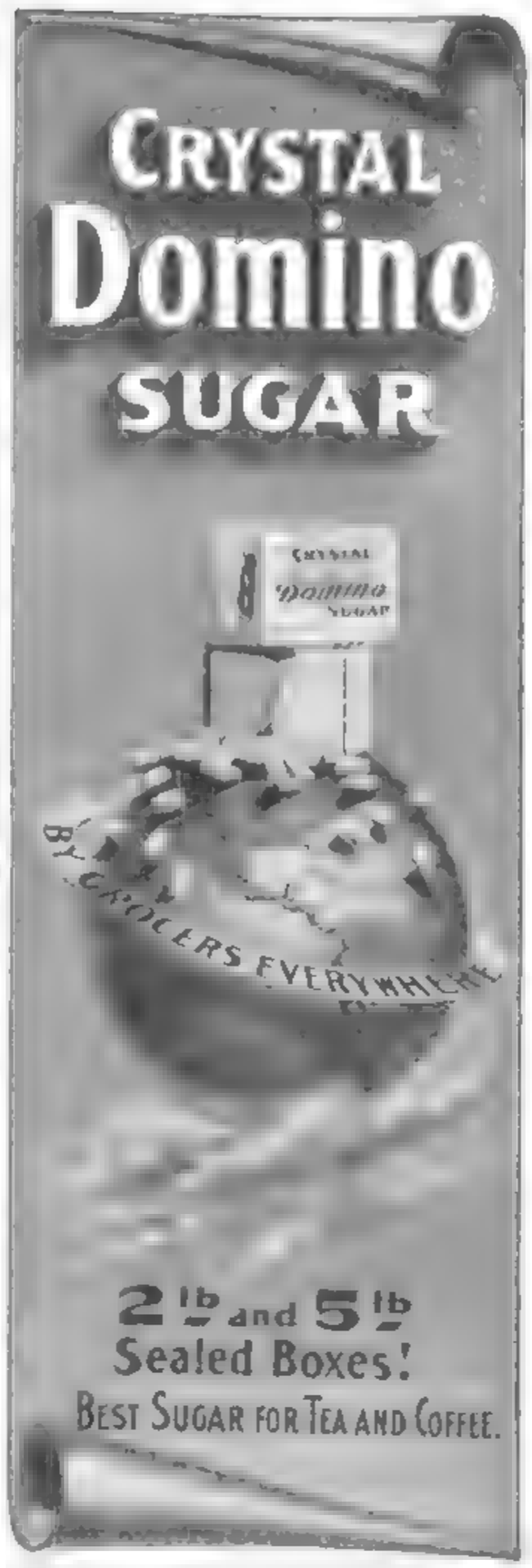
He played a little poker,
That was all;
When his wife complained he'd joke her—
Stakes were small
He played a little poker
At a purely social smoker,
And he died dead-broke or broke-er,
That is all.

He used to play the horses,
That was all;
Had tips from all the courses
For a haul
He used to play the horses
Till he used up his resources
Now he knows just what remorse is,
That is all

He was just a rare good fellow,
That was all,
Without a streak of yellow
Great or small
He was just a rare good fellow
And his moods were often mellow
What! Another shortage! Hello!
That is all

He only meant to borrow,
That is all
To put it back tomorrow
Sure was small
He only meant to borrow,
But he found out to his sorrow
That it never comes tomorrow
That is all

J. W. Foley



Successful Egg Farming

AMONG people who can afford luxuries there is great demand for a regular supply of fresh eggs. The few growers who can furnish them regularly, winter and summer alike, get very high prices.

The Corning Egg-Book

(entitled "$6.41 per Hen per Year"), tells how two men, in poor health, starting four years ago with only thirty hens, made from their little egg-farm a clear profit of over $12,000 last year. It tells all about their experience, their failures, their methods and how others, men or women with good sense, care and faithful work can make money in the same way.

The Corning Egg-Book is sold in combination with the Farm Journal Philadelphia, Pa., and we have made arrangements to make this

SPECIAL OFFER:—For $1.00 (cash, money order or check) we will send postpaid the Corning Egg-Book and the Farm Journal for two years and American Poultry Advocate two years, all for $1.00 if order is sent at once to

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731 Hogan Block, Syracuse, N. Y.

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THE University of Chicago
OFFERS

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Stamp Album

Buy Stamps HUSSMAN STAMP CO St Louis, Mo

How did Napoleon keep his trousers up?

At a leading Men's Furnishers in your city (or from us) you can get *Free* a leaflet showing how Napoleon, George Washington, and other great men of action kept their trousers up. They all lived before the days of

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The Story of an Arkansas Farm

(Continued from Page 15)

subjects zealously, doing the work ourselves and making it pay, every stroke of it. You can see that we were not exactly a couple of misguided novices. We had learned the knack of getting results from the soil with our own hands, and for a dozen years we had been tireless readers of scientific farm literature. We had taken to this from choice because we liked it, even when the probability of having a farm of our own seemed hopelessly remote. We knew a lot of things about farming, though we had never practiced them on any scale larger than our two acres.

Now, you take this from us, straight: To make a farm pay is just a business proposition which may be undertaken by any average family, in our case with more certainty of success than goes with almost any other business in the catalogue. Once, when farming was played by luck and not by knowledge, that was not true. Then it was a world of chance for the farmer. But that time is gone by. To make fun of the "book-farmer" is getting to be rather stale sport. To make a farm pay today is a question of exact book-knowledge and plenty of it, coupled with a clear plan of your own, which is to be carried out with average horse-sense and sound business judgment. Not to mince matters, we had acquired those abilities; and we've gone at our work unafraid, sure of the outcome.

Which brings us back to that bunch of dairy cows. We had made up our minds to this as one of the fundamentals of farm economy. Not that we had any notion of growing rich from the sale of butter and cream; but the cows were to be a part of the farm machinery, as indispensable as the plows or the harrows. We meant to make this a stock farm as distinguished from a grain farm. That is to say, everything in the way of field crops produced on the place was to be fed to animals of our own—cows, mares, swine, sheep and poultry. To sell one's grain or hay crop bodily is nowadays reckoned slovenly management. To follow that practice is to be content with less than half profits. There's another and a better profit in making these crops into meat and cream and eggs and wool. Besides which there's the fertility to be restored to the land in manures; and on top of that the increase in the herds and flocks. That was our program—not as evolved by ourselves, but as borrowed from the best practices of the most successful modern farming.

The Dairy Herd

We faced the fact that our land had been badly mishandled, as land invariably is by the tenant farmer. The tenant's problem, if he thinks out a problem at all, is to get all he can from the soil by persistent, exhaustive cropping and to put as little as possible back again. His is destructive, not constructive, farming. We were to reverse this process, and our dairy herd was the cornerstone of our building. We bought the best we could afford—good healthy animals of good average qualities. They cost us thirty-five dollars a head. In Nebraska they would have cost twice as much. With them we got from the University herd a pedigreed Jersey bull-calf of a famous milk strain; so that, in the future development of our herd, we should be getting calves of improved qualities. Our pastures now hold half a dozen calves which in another year will be added to the milk producers, materially raising the standard of the whole lot. Of course, following this practice exclusively, we shall have only a grade or "utility" herd at the best: but we shall be building from a first-rate foundation, and, as our means permit, we shall replace the first cows with pure-bred Jerseys. Perhaps we shall not thus greatly increase our cream yield, but surplus animals to be disposed of will then bring good or even fancy prices as breeding stock instead of the current market price of butcher's meat. Our University station, following the custom of every similar institution in the West, seeking to improve conditions on the farms near by, let us have this choice animal at a merely nominal price—only twenty-five dollars. He is a master of his kind. Today, not yet two years old, he is worth twenty times what he cost us.

As a matter of fact, the sale of cream from our cows has added nothing to our treasury. What we have sold from the product of the herd has just about met cost. But that doesn't tell all the story.

It has become almost an axiom of the dairy farm, selling nothing but cream, that the profits consist in intelligent use of the by-products—skim-milk and manure—the milk to be fed to growing animals and the manure to be returned to the land. So we have found it.

Inseparable from the creamery farm is the swine herd. If this can be supplemented by the poultry flock so much the better, but there must be pigs; else waste, that blight of any business enterprise, creeps in. Day in and day out, all through the year, we have a heavy yield of separator milk—milk stripped of its fats, but retaining a high feeding value when given to growing stock. Nor does this value consist only in the elements shown by analysis. Intelligently fed with grains it gives the "balanced ration"—that crowning factor in modern animal industry—materially raising the flesh-making efficiency of every kernel eaten and giving sturdy health and vigor. A thrifty cockerel, while he is still singing soprano, does mighty well if, on all he will eat of grain alone, he adds to his weight two and one-half ounces a week; but with skim-milk substituted for a part of this ration, at lessened cost, his gain jumps nearly a hundred per cent and his quality for the table gets to be something you'll think of between meals.

High Living in This Home

Did you ever eat a skim-milk chicken? Let me tell you how we fix 'em on a Sunday afternoon, when some friends have dropped over the hill from town and we want to bait them to come again. We just build up a crackling fire in one of the deep fireplaces, hang a plump brace of these birds before the blaze on wires, keep them turning for an hour in slow and stately measure, with a pan below to catch the drippings, till the yellow bodies show an oily, golden crispness shining through a haze of rich steam and begin to drop apart with tenderness, and the watching company kind of loses interest in the conversation. And over on the table Dorothy has set out a basket of brown rolls and a print of sweet butter and a glass of plum jelly, and the plates are piping hot—and nobody can wait another minute. Since the hatches came off last spring we've had five hundred pounds of young Orpington on our table—a quarter of a ton, no less, made out of clean wheat and corn and sweet milk.

And the pigs! You ought to see them! They're Laura's. As soon as a fit pasture had been made, last spring, she drove a thrifty trade for a fine young Duroc-Jersey brood sow and her litter. Now there are eighteen head in the herd. One has been eaten; a second, weighing in at three hundred pounds, is scheduled for holiday time; and there's a bunch of eight six-weeks youngsters that, judged by native standards, ought to be four months old at least—sleek, rollicky, friendly little beasts, rolling in plumpness, and clean as parlor pets. Give a pig half a chance, and he's the cleanest beast on the farm—tidy as a cat. Ours have been brought up like Reginalds and Reginas, on food clean enough for the house table, with acres of green pasture and oceans of skim-milk.

Credit another point to the dairy cows. Next spring we'll have a hundred head of young pigs a-growing, in broad, fresh-made pastures. We've found out that pigs pay, if you put into their management as much brain-power as goes into a good, swift game of whist. Farming, on the whole, is a good deal like whist; and brains are trumps. We're leaning strongly on this pig branch of our industry. There's certainly money in them, here in the South where it costs a sight less, according to the records, to make a pound of well-bred pork than it does where we hail from

We're handling our pigs as we're handling our dairy herd—grading up in our increase all the time; starting with good, sound brood stock, and putting into the male side the best we can get. That pays, too. An Arkansas hog of native blood does rather uncommonly well if, ranging in the woods and rustling his own living, he can show one hundred and fifty pounds at three or four years. Our three-hundred-pounder on the waiting list is eight months

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old. There's the difference. The pig of the modern farm has been produced by wise, selective breeding, giving an animal that can make a pound of meat in the least possible time and at the lowest possible cost. Not all of this result, though, rests in the better stock. The pig couldn't do it alone, on his own hook, without well-judged feeding. The balanced ration is the ultimate measure of profit; and in this pretty drama skim-milk has a leading part. Yes, you really must give the dairy cows another credit mark.

And there's the fertilizer, not only from the cow-barn but also from the poultry houses and in the pig pastures—tons and tons that have gone to the land for its enrichment. There's no room for argument about the value of that. If we were growing grain and hay for sale, as most of our neighbors are doing, we'd be losing all that, letting it go into the other fellow's pocket. Not for us!

The Way of the Book-Farmer

Somehow, as this is set down on paper, it appears expensive—as if we must have a good, round lot of money invested. That's not the fact. Reckoning it up, the investment seems ludicrously small. The first cost of cattle and pigs and chickens wasn't over four hundred and twenty-five dollars. They've paid this back, and the cost of their keep besides, in milk, eggs and meat; and we still have the original stock and all its increase for our profit. That's pretty good, isn't it? The double profit of growth and increase, with another profit in by-products—that's the combination that gives a farm like ours a strong edge over the old-style grain farm.

What we've done shows what we mean to do. We're more than satisfied with the account as it stands. We're going right ahead on this beginning. Excepting about fifteen acres reserved for orchard and garden, the farm, as fast as we can get it cleaned up, is being made into meadow and pasture, planted to those clovers and grasses that scientific demonstration has marked as best for this region. We shall increase our herds and flocks to the largest number that can be pastured on the place, buying the grain feeds, selling nothing that can be fed at home—selling almost nothing at all but finished products. Only a few acres are being given to market crops—an acre to choice strawberries; an acre to asparagus; two or three acres to potatoes and onions, and ten acres to orchard trees—everything from apples to apricots, from sweet cherries to Spanish chestnuts; nothing that has not been proved successful here, and nothing but the best of its kind. We got the fruits all planted last spring.

"Book-farming?" Yes, sir, it's book-farming. That's the best thing that can be said of it. That's why we know it's bound to succeed, as it's succeeding now. For mark this: The new farming—call it book-farming, if the name pleases you—has done nothing more notable than to establish the fact beyond dispute that in this industry there's no such thing as blind chance; that fixed conditions give certain and calculable results. It's not counted a marvel, is it, that the manner of making and the cost of a yard of cloth or a ton of steel rails can be determined beforehand? Well, then, why give the merry hoot to the man who, by the same methods and with no less exact knowledge of his working conditions, pretends to say what it will cost him to produce a pound of pork? It's just the raw novelty of the proposition, most likely, that makes it appear so rich in humor; but it can be done. It's being done now, right along. We're doing it. We know, to a dead certainty, that on every bushel of grain we're feeding to our poultry and our pigs, in this program, we're more than doubling our money. Can you beat that? And we're going to keep it up, just that way.

Oh, yes; I started to tell you about this house of ours. All the time, as we looked over our plans, we kept looking at one another askance, each wondering if the other would really care so very much if the scheme must be amplified to meet the state of the bank account. We wanted the house, just as it stood on paper, with not a detail yielded to crass necessity; but it seemed impossible that we could do it on our capital. Tentative inquiry at the local lumber yards confirmed this doubt. Our plans called for a house with 2232 square feet of floor space—eight rooms, not to speak of generous porches and a roomy greenhouse. In Nebraska you can't do those things unless you're a "plute." We knew we were miles and miles out of that class; and so we were both secretly prepared to hedge and compromise.

But here the house stands, uncompromised—not finished by a jugful, but laid out on the lines we'd fixed, and to be completed in due time. Provision has been made for everything. We can read our title clear to the very end.

It's this way: Arkansas is a timber country. First of all her resources stand her forests of oak and pine. So we were close to the source of our raw material.

Along in the middle of the summer I made a pilgrimage to the heart of the sawmill country, one hundred and fifty miles south of home, and established relations. One of the little mills was hired to cut the stock we would need; and in September I started three carloads of lumber to Fayetteville. One big car held the logs for the house walls. These were pine timbers, squared by the saw to a uniform size of six by eight inches. In the other cars was the rest of the lumber for the house; also for a cottage for hired help, for a huge barn, for a detached laundry house, for some additional poultry houses—everything we should need. Doors and windows of oak and cypress, made after designs of our own, were built for us at Fayetteville. These and the shingles were the only items of woodwork bought, outside the cars brought from the mills. You see what we have done—paid just a moderate sawmill charge, and cut out the middleman and his profits. Far be it from us to slam the middleman. He's a mighty useful fellow, when you need him; but we couldn't figure it out that we needed him so desperately in this operation.

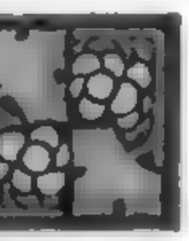
What the House Cost

All this sounds a bit complicated and difficult, maybe; but we found it in fact as simple as two and two. We got just what we wanted, in material of the very best, and at a cost that absolutely dispelled our first misgivings. The three cars of lumber, loaded at the mill, cost us $588.71. The freight to Fayetteville was $235.35. And there you are. We have built generously and well in every particular, with big, substantial housing for every living thing on the place. Nothing is cramped. In Nebraska, a diminutive four-room cottage, just big enough to turn around in, had cost us a lot more than we paid for the materials for this enterprise. We have had no exceptional advantages; there's nothing to be credited to luck. Anybody who wants to can duplicate our performance for the same money.

Meanwhile, we had found our builder. I'll not deny that there was some downright luck in that. The gods were surely good to us in sending us, out of the native darkness, a man who understood. Mind you, we had no architect's plans—nothing to work by but our own rough pencil sketches, supplemented by word of mouth. The work of that man and his crew was a dream. If there was a lick amiss, or a penny wasted, we never knew it. On October twenty-fourth the first shovelful of earth was turned for the laying of the foundations, and teams were set to hauling stone picked up around the farm, for piers and walls and chimneys. On December nineteenth the thing was done—house, barn, tenant house, and all the rest, ready for use. We kept Christmas beneath the roof we had seen in our visions.

Finished? No, no! It's just as I tell you: There are pages and pages of things that wait—enough to last through a happy lifetime. When the pine building is well settled in place there's oak paneling to be built and oak floors to be laid; and the porches are still to come; and walks outside, and flower-beds, and a pond for water plants; and there's a gasoline engine to be set up for pumping our water and running a dynamo for our house-lighting, and—oh, no end of such-like things! But we're living now in these wide spaces, before our heaped winter fires of heart-of-oak—room enough for our own perfect content, and room to spare for every friend who will come to us. Our dream is coming true.

And the cost? You will maybe want a final word about that. Well, the house as it stands today, strong as a castle and good for generations, has cost us a little less than $1500. Can you beat that? Why, in Nebraska we couldn't have got away from the wire for that money; and here we're coming down the homestretch.



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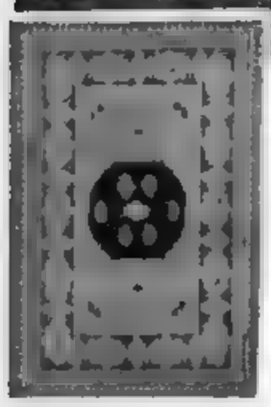

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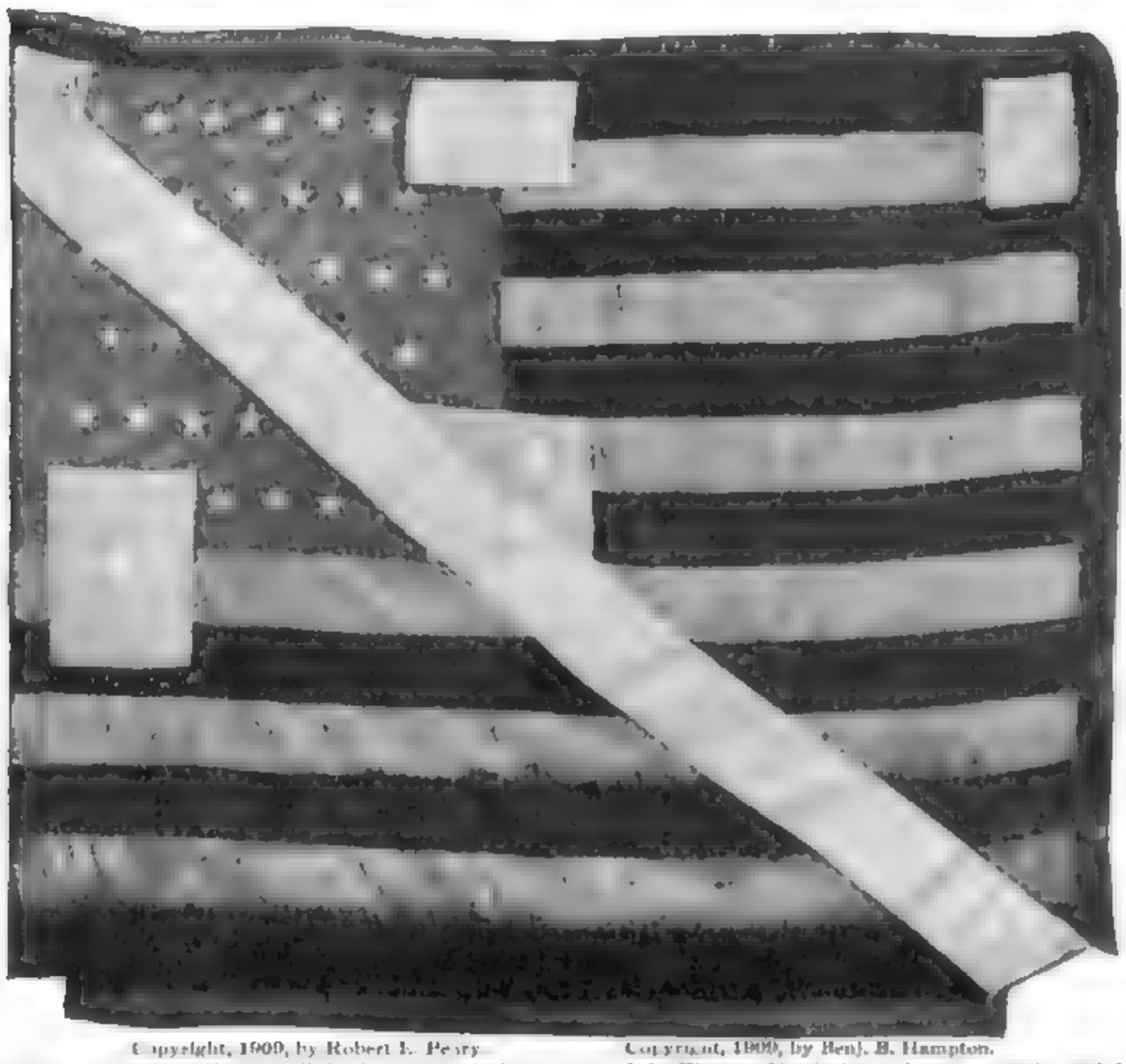

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Pieces cut from its folds mark all the "farthest" northern points of the Western Hemisphere. Pieces marked 1 and 2 left at Cape Morris Jesup; 3 at Cape Thomas Hubbard; 4 at Cape Columbia; 5 at Peary's Farthest North 87° 6'—1906, and 6 at the North Pole. Detailed fully in Peary's Own Story in Hampton's Magazine for February.

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Read Peary's Own Story. Now appearing exclusively in Hampton's Magazine. Every instalment is complete in itself. In the February number Peary tells about selecting the Eskimos for his last expedition, and describes their life and their strange customs; what they have meant to him, and what he has meant to them. No one can understand what it means to discover the North Pole, unless he knows about these strange people who helped Peary to find it.

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Charles Edward Russell shows clearly and definitely how the colossal fortunes of Huntington, Harriman and others were made out of the Southern Pacific and other railroads.

Other articles of timely importance by Lincoln Steffens, Vance Thompson, Judson C. Welliver, Samuel Hopkins Adams, Judge Harris Dickson, John L. Mathews, Eugene P. Lyle, Jr., General Theodore A. Bingham, Alexander Hume Ford, Rheta Childe Dorr, Thomas E. Green and others.

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THE HIRELING

(Continued from Page 9)

"Don't be alarmed, Mrs. Manning. I shouldn't have left your daughter if I could have done her any good by staying. I'm not going to leave the house again till she is well. The new medicine is acting just as I expected it to act, just as I want it to act. I can't explain it. You must just trust me. Call another doctor if you want to, but he would only upset everything. This is no time for a debate. The house must quiet down. You must rest. You are worn out. Go to bed or you will be sick yourself. I am in charge here, and I want absolute silence in the house. When your daughter wakes in the morning the crisis will be over, and I want you to help her with your smiles and your encouragement. Go to bed, all of you!"

It was rather his manner than his words that convinced; rather their fatigue than their wills that yielded. The haggard mother went to her room to pray and to frighten herself to sleep. The betrothed lover threatened mutiny, but yielded in silence and went to his home. As he passed the Staffords' resounding dwelling he threw bitter glances that way, forgetful that in his time he had danced while other men's loves lay dying.

The nurse followed Doctor Merrill into the sickroom. She was trembling at her own presumption. What had seemed fidelity to her charge now seemed a foolish treachery to her chief. He had recommended her to the case, and she had criticised him. She feared his displeasure and ransacked her mind for explanations.

But he made no rebuke and ignored her defection. It looked immensely magnanimous to her, but his silence was due to his bitterness against himself, his distrust of his own treatment. He hurried to the bedside where the girl lay, so still and so cool and so waxen that she seemed hardly so much a dying woman as the tremulous ghost of one already dead. With shaking hand he found her pulse; it was weak and slow almost beyond counting at all. Her breath barely lifted her gaunt bosom.

With panic-scattered faculties he timed her respiration and the flutter of the artery. They were beneath the minimum prescribed in the scheme he was following. He had lingered too long at the dance. He felt himself no better than a murderer.

He hastily administered a hypodermic of strychnia and, watching with unconcealed anxiety, found a slight response, but only after a harrowing delay.

And now his problem was to keep the delicate balance suspended between life and death, between zero and one, for three hours. He was afraid to have the nurse's questioning eyes upon him.

"Go to bed, Miss Everett," he said. But she protested.

"I will just rest in this chair, Doctor, and be at hand when you need me."

"I shall not need you. If I do I'll call you. Go to bed. In the morning I want you to be refreshed and ready for the day."

She obeyed with lingering reluctance, worn out as she was.

"Can I get anything for you before I go?"

"No—yes—make me some coffee—plenty of it—strong—black—leave it where I can get it."

He heard her in the kitchen. Then he forgot her. After a time he started guiltily at the sound of her voice.

"The coffee is made, Doctor. It is set back on the stove. Is there anything else?"

"No."

"I shall be in the parlor if you want me. Good-night."

He did not answer. He sat with his watch in one hand, and the lathlike wrist in the other, clinging to it as if it were his one hold on a drowning wretch.

He checked off every round of the minute hand with his thumb, counting her breathing and at the same time counting the pulse. A minute seemed a long time; two minutes seemed four times as long; ten minutes were an hour; sixty minutes a century. For three of these centuries he must keep his double tally; must stimulate when the pulse slackened a trifle too much, must retard with a hypodermic opiate when it beat too fast.

For all his intense scrutiny of the watch there was room in his thoughts for a debate between his resolution to see the campaign through and the weak counsels of irresolution. A thousand reasons for doubting the scheme whirled through his brain, and he knew that many of the doubts were wise.

He began to wonder if he had not misread the article; he wondered if the translator had not traduced it; if the printer had not been careless. What if the German physician had written one or two hours, and the printer had made it three? What right had he to juggle with a life on the edge of a chasm? There was something sacrilegious in the whole process. Yet, when he wavered, he was unable to find a trustworthy substitute for the treatment. Everything else had been tried. Everything else had failed. And so he proceeded, more from lack of other resources than from confidence in this.

The brain is not a unit, but a senate; and Merrill's brain was a congress in uproar, with a score of speakers shouting at once.

And through the bedlam of his thoughts Enid Layton kept shuttling, tantalizingly beautiful, a Delilah for beguilement from duty, a Vivien for witchery. He saw her in Wickham's arms, her fingers laced with his, her supple body obeying the dancer's least command. The music ceased for a while. Perhaps they were sitting now on the bench by the oleander. The thought was itself strychnine to his pounding heart.

The music began again. It came fitfully through the crevice of the lowered sash, and he writhed at the thought of its seductive influence. She would be all the kinder to Wickham for coming to her rescue. She would never become Mrs. Doctor Merrill. The silences between the dances were more tormenting, for he imagined the colloquies, the murmurs, in the moon's shadows, perhaps the embraces, perhaps the kisses—and then his heart raced like an engine.

At length there was no more music. He heard people going by the house, their voices hushed yet clear in the stillness. He heard tender laughter, inviting protests checked as if smothered on the lips by other lips.

He thought he heard Enid Layton laughing. He was sure he heard some girl call:

"Good-night, Enid! Good-night, Ralph!"

He heard a faint answer:

"Good-night."

It was beautiful in the lonely night, but there was a cheery tenderness about it that must have been inspired by the comfort of Wickham's—protection.

Merrill hated himself for caring, and cared the more. He dropped the monotonous recording of the pulse, and paced the floor silently, stood by the window and, drawing the curtain aside, peered through into the tree-smothered moonlight.

He saw the lights along the street grow fewer—farther apart. The Stafford house grew dim. Whole casements were blotted out as if at a puff. Only the upper stories were alight. He could imagine the family wearily making ready for sleep, thankful that the year's debt was paid and the worries of the seasons shifted to other shoulders. One by one all the windows were quenched. It was late for Carthage.

At length the street was deserted, and nothing was aglow anywhere except the sentinel lampposts, the descending moon, and the dreary little lamp by the bed.

He felt unutterably lonely, an outcast from everything comfortable and cherished.

The people in whose home he watched had distrusted him, had rebuked him for being human; yet now they slept and their griefs slept with them, while he, the paid physician, kept watch for wages. He was like a lonely, mercenary soldier standing guard over a sleeping city whose burghers despised him as their hireling, yet took their comfort, secure in his fidelity.

Long before the three level hours were over, fatigue began to tell on his weary frame, his disconsolate heart. Sleep came wooing him, a more teasing, a more bewitching siren than ever Enid Layton was. He tried to throw off its spell, as he tried to throw off hers, but with no more success.

He began to lose count of the minutes as if his mind leaked. His watch slipped from his hand, and the rattle of the chain woke him with a start. His befuddled eyes could not distinguish the figures on the dial.

He walked the floor with stealthy tread. He stood at the window and breathed deep

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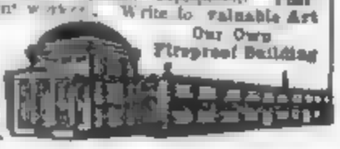

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of the chill air. He tiptoed to the kitchen and drank much coffee, thick black lees that seemed only to drug him the more

He returned to the bedside, resumed the telling of the faintly-throbbing pulse. But he forgot his own tally. He took to writing the numbers down, and thought that he kept count unfailingly till the clatter of the pencil on the floor told him that he had dozed again. When he looked at the record, the figures sprawled drunkenly, overscoring one another beyond deciphering.

But at last, somehow, the third hour passed, the hardest phase of the treatment was ended, and he could begin the normal, reasonable task of forcing life back to the height.

There was some stimulus in this, and he worked over the mute clay with feverish ardor. But it would not respond, and he feared that he had tampered with the sacred machinery of life too long. And then, in the last minute of the hour, the pulse gained one beat, the breathing improved, too slightly to be recorded, yet perceptibly.

In the next hour a deal of battle was rewarded with a trifling gain of ground. But it was inspiring to be dragging the unconscious being ashore instead of keeping it under.

Life seemed to be returning to the stupid frame as coldly, as unwillingly as the dawn returned to the sky, pushing its lazy light among the trees. Birds chirped, fowls crowed and clucked, milk wagons preceded the chariot of the sun. Steps pattered the walk outside, as the earliest risers of early-rising Carthage returned to the creaking treadmill of labor.

The sunlight crept up like a flood tide, the faithful little lamp became ridiculous. He puffed it out, and toiled with aching muscles over the last steps of his slow miracle.

The Manning household slept late, worn out with long anxieties and relaxed with despair. He alone was forbidden to slumber. He sat shivering with the morning air, and drowsiness seemed to beat down his head like a bludgeon. It seemed that the full morning would never arrive, but he must keep awake—he must keep awake.

The nurse found him with his elbow on his knee, his chin in one palm, the patient's wrist in the other. At her timid whisper he gave a start. He pretended to have been alert, but his tingling arm was still asleep.

"How is she, Doctor?" the nurse hissed shrilly. "I didn't mean to sleep so late."

With an effort at superiority to pride, he pointed to her. A mysterious daybreak seemed to be suffusing her flesh. She was so far this side of dying that she was almost sleeping.

The doorknob creaked, and he turned to see the mother, wakened from the sleep of exhaustion by a fresh terror. She came forward with drawn features, remembering her bitterness, and demanding:

"Is she—dying? Is she——"

And all the young doctor dared to answer was:

"Sh-h!"

They stood a while and watched her, three statues of attention. And then there was a dawnlike tremor in her eyelids, her breast heaved with a long wave of breath, and something like a smile rippled over her face, giving the wax humanity.

He was Pygmalion, and the gods were rescuing Galatea from the marble.

The mother stood wringing her hands with a revulsion to joy so swift that it hurt, and the tears she had ready for her grief served equally well for rapture. The very young doctor wanted to yell. But doctors do not do such things. So he spent his energies on trying to look complacent.

And then they realized suddenly that the girl's eyes were open, and that she was staring at the world with the surprise of a new-born soul. And then the miracle was consummated with speech—the drowsy, thick utterance of one not half awake:

"Hello, Mother! What have you been crying about? I'm well. I haven't a single pain."

Then the heavy sleep drowned her again, but it was sleep, not anguish. Just not to suffer—that is the bliss the doctor had brought her to. So he decided that he was needed no longer. He lagged superfluous. He was again an exile, and after certain formalities and cordialities he got his hat and went.

At the door he met the young lover, hurrying up the step with terror in his eyes. Doctor Merrill motioned him in with a grandfatherly smile. He had rescued the fellow's sweetheart at the cost of his own.

Then he turned up the collar of his overcoat, buttoned it over his incongruous evening clothes and sneaked along the sidewalk. He paused to look down the street to the home of Judge Layton. The Laytons slept late and the curtains were still drawn.

But Ralph Wickham came up with a sprightly walk and something more than morning cheer in his manner.

"Hello, Doctor," he said. "Been out all night? Excuse me if I can't stop. I'm late to the office. Glorious morning, eh?"

And the young physician trudged on to his boarding-house, climbed to his stupid room and fell forward. He was asleep almost before he struck his narrow bed.

THE MAN WHO FEARED TO DIE

(Continued from Page 13)

choosing and contrivance. Neither did I attempt to part them. There was the remaking of a soul in progress before my eyes, and I whooped him on prayerfully.

"Now," exclaimed Mr. Babbit, rising breathlessly and prodding the still form with his boot to clinch the defeat. "Now it's your turn."

"All right," agreed Bud Parker, "I reckon I must. It ain't fair, because we ain't had no quarrel, but I'll be shot if I shoot a pup like you."

"Come on," howled Babbit, his face all bloody, his arms outstretched in eagerness for battle.

When he got to his feet the second time the Fashion was full of a madly-cheering crowd who laughed and hooted and besought him to continue, if only for a few extra thumps. Babbit stilled them. He was very collected and businesslike and possessed himself of two glittering .45 Colts and requested the assembled gentlemen to oblige him by naming what they desired. In the midst of this ceremony he was pleased to discern me, and grinned cheerily through the shocking mess of his puffed lips, so that I embraced him with a shout of gladness.

Afterward we sat at a table in the eating-house

"You may bring me," said Mr. Babbit to Molly, with a large and fatherly kindness—"You may bring me, as a starter, a big porterhouse steak smothered in onions, choked with 'em, in fact, with a few potatoes and, perhaps, a chop or two, my child. Be sure to have the steak rare."

Molly's blue eyes were round with wonder and a terrified admiration. To eat raw—no wonder he was a fighter! In the Southwest they cook meat until it shreds into dry hunks. Babbit pulled down his waistcoat, rearranged his tie and beamed kindly on the world.

"I feel a bit peckish," he observed. "How did I do, Wilkins? Not so bad for the old man—heh?"

He was hugely pleased with himself, and looked about with deliberate calm, staring so belligerently at the fat cook when he stuck his head in the door to survey the warrior that the cook overturned two pots in his flight back to the stove. Hous Terry simply could not remove his eyes from our table. He kept calling my name in a hoarse whisper that he was satisfied Babbit could not hear, and at the fourth fruitless summons requested an urchin, who lingered in the doorway that he might the better view the vanquisher of Pink Goins, to attract my attention.

"The fat feller in the green tie," he specified.

In spite of the description he gave, the boy came direct to me—one meets with so much unnecessary boorishness in outlying parts of this continent. But Hous was an old acquaintance, so I went and gave ear unto him.

"Do you see that feller?" asked Mr. Terry solemnly.

"Who, Babbit? Certainly I see him. He isn't very pretty to look at, is he?"

"That feller done come here two weeks ago," continued the eating-house man,

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"What was the matter?"

"An' now look at him," said Mr. Terry, his gaze glued on the tranquil Babbit, sitting with the air of a man conscious of duty well performed. "Now look at him! Here he's been wonderin' if he could eat a aigg—one aigg—without dyin', an' been sendin' back good beef an' insultin' of the cook, an' all the time lecturin' to Molly about his stomach an' his heart. We all reckoned he was locoed, Wilkins; we shorely did. An' now look at him; jist look at him; squarin' away to a good pound of steak an' chops. Hell's a-poppin." His voice trailed away to a whisper, but he continued to stare.

"A feller can't never tell, Wilkins. That's it, he can't. You'll shore git surprises."

"Well, I must eat. He's a game man, Hous, isn't he?"

"Game? You're whistlin'. He eats 'em alive," rapped out Mr. Terry, and chortled at remembrance of Bud. Mr. Parker had entirely neglected to pay for sundry meals obtained at the eating-house on the credit plan.

For quite two days Babbit was a transformed individual. Uplifted and sustained by the physical stress and spiritual triumph of his encounter, he forgot his threatening dissolution and looked all men squarely in the face. I saw him frequently hurrying about town on negotiations for a ranch he had determined to buy. Pink and Mr. Parker had left for remote regions; the sentiment was too strongly in Babbit's favor for them to risk a shooting, and they could not endure derision. Then on the evening of the third day Babbit had a relapse. It was as though in the midst of the new bounding enjoyment of life he had willfully dragged himself back into the old-time slough of despond by self-reminders that it was all vanity and without profit.

Suddenly, as we smoked together on the eating-house steps, his face assumed lines of pain—he had that moment been telling a story with intense animation.

"What's the use?" he said querulously. "What's the use?"

The old frightened expression was creeping into the eyes. I suspected he was about to bleat again. For, perhaps, ten minutes I sat beside him waiting, and all the time he was silent; every second he grew more morose. I knew that he was tumbling from the heights of hope to the sucking morass of pessimism and despondency. At that my gorge rose.

"I'm going back to headquarters. Good-by."

"Wait! I say, Wilkins, don't be in such a confounded hurry. Hi, Wilkins! Wait a minute."

He came running after me. "At least wait until you've looked at a horse I'm going to get. I know absolutely nothing about the brutes myself."

We repaired to Tom Zeigler's place. "Here," said Babbit, waving a hand at a mule-tailed dun. "Here he is."

I knew the horse. The scamp had, in his career, thrown every man in Deadeye, myself included, and was given board by Mr. Zeigler solely because of the intense amusement he and his patrons derived from watching Rat rid himself of newcomers to town.

"That horse will pitch you about eleven and a half miles," I informed him, with judicial composure. "Or perhaps fifteen would be nearer what he would do to you. Buy him? Buy old Rat? He'd kill you in ten minutes."

"He'd kill me?" Babbit appeared disturbed, even frightened. He puffed on his cigar, shuffling his feet about in the straw, and I made to depart. Babbit ranged alongside.

"I'll take that horse at your figure, Zeigler," he called over his shoulder. "Send him to the eating-house in the morning."

After we had gone a hundred yards:

"Well?"

"Well," he replied gloomily, "it'll save me the trouble."

"But he'll bash you up."

"I don't care." There was fixed hopelessness in his tone.

In vain did we employ all the wiles of persuasion. He would ride him. Hous Terry appealed to Zeigler secretly, and Tom offered to withdraw from the bargain, but Babbit would have none of such trafficking. So they led the Rat out in the stinging cold of dawn, and while certain citizens of Deadeye held down his head certain others hoisted Babbit laboriously into the saddle. "If it's as hard for him to git you off as it is to hist you on, you're shore a twister," they remarked.

"Catch him," panted Babbit, scrambling in haste out of a pile of dirt and tin cans.

We caught him. Again the unskilled rider climbed atop the dun, now wrenching frantically to be free of his captors.

"Catch him," said Babbit in deadly determination, removing clots of earth from his hair.

Four separate times did the Rat pitch, and four separate times did Henry James Bradley Babbit come into thumping collision with New Mexico scenery. "Catch him," he cried again, and in his eyes was a cold gleam. At the fifth attempt the Rat turned his head for a peep at his rider. "So, there you are again, eh?" he seemed to say. "Well, you can stay there." He snorted once or twice, just to show what he could do if he so desired, then sank his head dejectedly and ambled off to his conqueror's bidding.

Babbit was much cast down over this victory.

"You'll be killed some day," I cautioned him. "Killed in a dreadful fashion."

"No such luck," was the somber reply. "If I were to throw myself in front of a train, supposing that one wandered out here, it would either stop or fall off the track."

Precisely a year from that date I took passage from New Orleans to New York. Doctor Macpherson greeted me at the gangway as I went on board—he had transferred the previous summer.

"Do ye ken who's wi' us?" he inquired in a husky whisper. "Ye'd not suspicion. That daft chiel, Bawbit. He's below, takkin' a wee drap."

I was busy arranging my belongings until the pan was pounded for dinner, so that it was not until he came swinging through the doorway of the saloon that I saw Babbit. Or could it be Babbit? There was a tilt to his chin and buoyancy in his step—a fine, upstanding, purposeful man. Macpherson drummed his fingers on the arm of his chair and gaped in unconcealed amazement.

"Zoots! What ha' we heer?" he kept repeating.

It would appear that Henry James Bradley Babbit had been on a business trip in the Southwest and had been fortunate beyond his expectations.

"But that's nothing," he exclaimed jubilantly, as we sat on deck afterward, rugged against an autumn breeze. "Look here."

He opened his watch with a jerk and showed me a photograph. It was of a chubby-faced boy of six years or thereabouts—a sturdy, smiling little fellow.

"That's Jimmy," he explained fatuously. "Henry James Bradley Babbit, and he's going to be a world-beater."

"Certainly," I admitted. "But I didn't know you were married."

"Bless you, no, I'm not. He's my brother Walter's boy."

We fell silent a long time, smoking. Of course, I wanted to know, and at last he told me.

"Walter died last year," he said in a low tone. "He went very suddenly. I hurried back from Mexico and found that he . . . Polly, that was his wife, is keeping house for me, and you bet I'm going to take care of the youngster. Isn't he a bully little rascal? When he grows up I'll teach him how to ride and play football, myself. Look at him again. Quick? Why, chain lightning hesitates . . ."

Toward midnight Macpherson and I foregathered over a hot cordial. And we discussed the wonder of this thing, probing for causes.

"It's a' verra simple," declared the doctor emphatically. "Stomach!"

"He was always healthy," I protested. "Don't you think Polly—er—Mrs. Babbit . . . and the kiddy . . ."

"Zoots!" said Macpherson.

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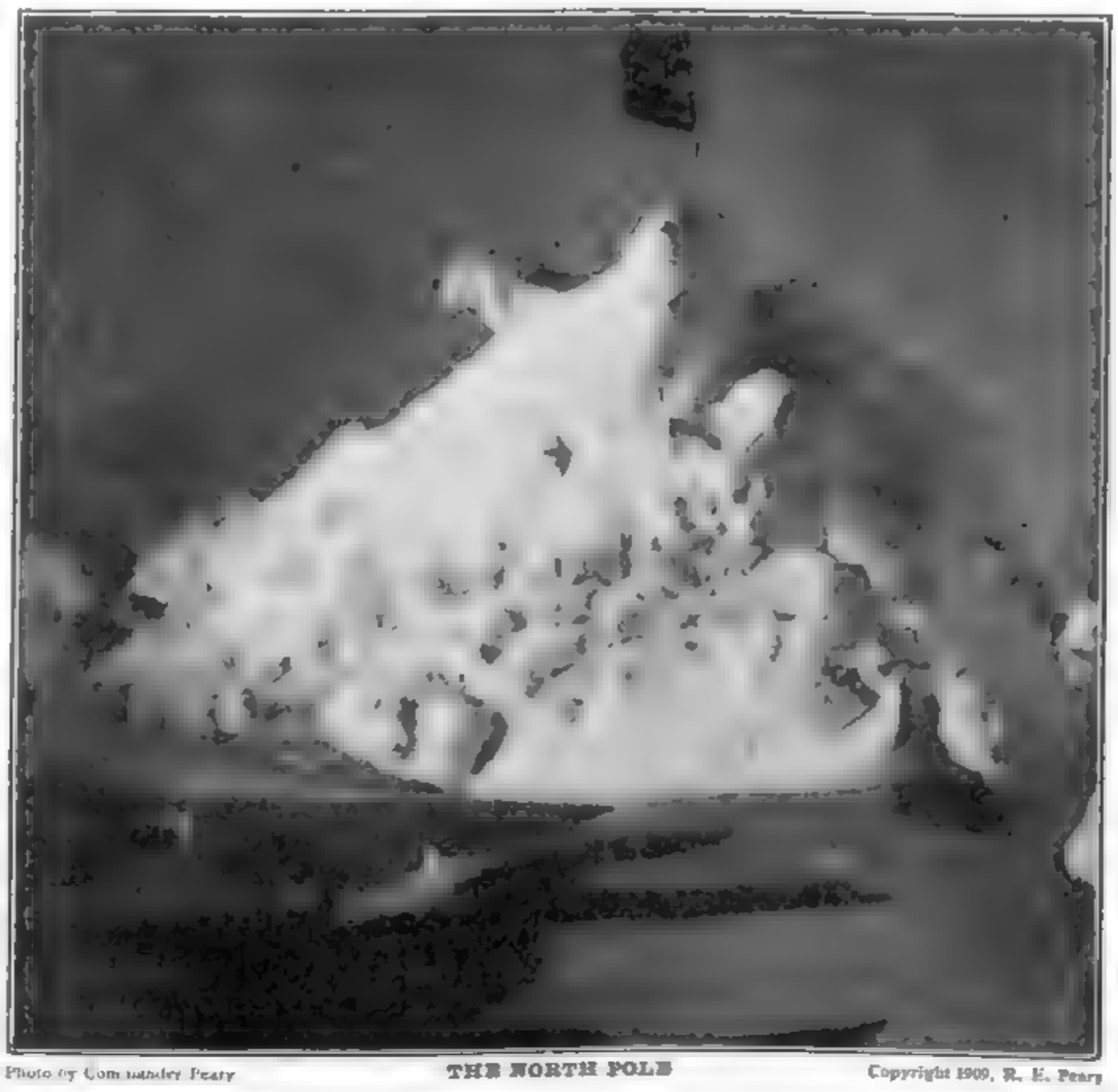

Photo by Commander Peary THE NORTH POLE Copyright 1909, R. E. Peary

NEW YORK, November 20th, 1909.

WALTHAM WATCH COMPANY,
Waltham, Mass.

Gentlemen: Waltham Watches were used during my expedition in connection with the simultaneous tide observations at Cape Sheridan, Cape Columbia and Cape Bryant, *where accurate time was the essential feature.* They were also taken on sledge expeditions north over the ice.

Watches were distributed to different supporting parties, and were used for time comparisons by the parties up to the point where Marvin returned in command of the third supporting party.

As further simultaneous tide observations were contemplated between Cape Sheridan and Cape Morris Jesup—the most northern part of Greenland—Marvin took with him the five Waltham Watches in the party for this purpose, the object being that comparison of the five different watches might give us absolute certainty of correctness of our time.

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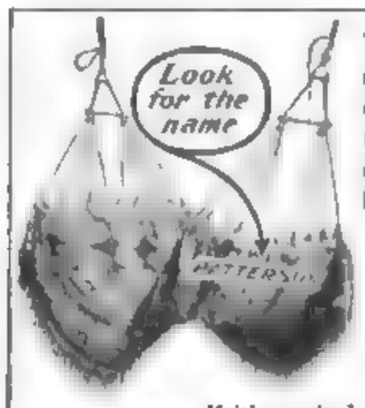

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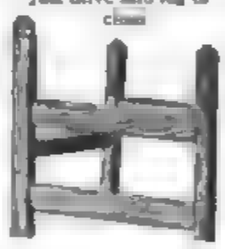

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WHITE MAGIC

(Continued from Page 17)

marry a talent—or a family—or a fortune. She wants a *man*. Of course, if she can't get a man, why, one of the other things is better than nothing. But *I* can get a *man*, Father—if you'll help me!"

"Peter's almost as tall—and quite as handsome—and much more like your sort of looking man."

"Father—Father—how can you! And you have a sense of humor, too!"

"It's fortunate for you, my dear, that Wade has the good sense to see he would be ill at ease out of his own class. If he were willing, and I were foolish, and you married him—how wretched you'd be when the awakening came!"

The girl turned sadly away. "You don't believe in love," she said with bitterness. "You don't believe in anything but money."

"I want to see my daughter happy," said Richmond with a melancholy, reproachful dignity that made her ashamed of herself.

"Yes—I know you do, Father," said she. "But"—with a look of hesitation that might readily have been mistaken for weakness—"I see I must go my own way."

Richmond reflected that this did not mean much, as Roger Wade was firmly set against marriage. So he said, with hypocritical resignation: "Very well, my dear. Do as you like; only come home."

Beatrice slowly shook her head. "I can't go," said she.

Her father stared, astounded; her expression made her words as far as possible from impulsive or careless.

"I see you haven't changed at all. If I went back the same trouble would break out again—only worse. Besides, what chance would I have to get him? You'd work against me secretly if you didn't openly. No—I don't trust you. I must make up my mind to shift for myself."

"What on earth are you talking about?" he ejaculated. "Are you stark mad?"

"No. I'm becoming sane," said she quietly. "Won't you sit down a minute?"

Richmond seated himself meekly. The fear that had brought him there to apologize was chilling his hot temper.

"I left home partly because of Roger Wade," she proceeded to explain, "but not altogether. There was another reason—as strong—maybe stronger. You had made me realize my degraded position."

"Degraded?" echoed he wonderingly. Then, somewhat like an alienist humoring an insane patient: "But go on, my dear."

"I had been imagining all along that I was free. I suddenly found that I wasn't free at all—that I had to do what you said—even about the things that meant my whole life—had to do as you ordered or lose all the things you had made necessities to me—all the luxury and the enjoyments and the friends even. I saw I wasn't anything in myself—nothing at all—and I had been going around with my head high, so proud and so pleased with myself! I understood why Roger Wade didn't think me worth while. I understood why you could treat me so contemptuously."

"Is that all?" inquired her father, when she paused for a reflective silence.

"No—just a little more. So—I'm not going back home with you—not just now. I'm going on with the dressmaking."

"With the—what?"

"Oh, I forgot I hadn't told you," said she with a smile. "Valentine and I—and Monsieur Léry, whom she is marrying—are starting a dressmaking shop."

Richmond stood up straight, and his scanty hair and thick eyebrows seemed to be assisting materially in making him the embodiment of horrified amazement.

"Don't be alarmed, Father. The name over the door is not to be Richmond or Beatrice, but Valentine—though, of course, I'll take part openly. I want everybody to know, because I intend to make loads and loads of money. You've no idea of the profits in fashionable dressmaking. Eighty—a hundred—a hundred and fifty per cent!"

"You are joking!"

She pretended to misunderstand. "No—fully that," she cried delightedly.

"Beatrice! I forbid it."

"But I'm not asking you to invest," laughed she. "In fact, we don't want any more capital or partners. I wish Léry were an employee instead of a partner. But Valentine would insist, I'm sure ——"

"You will drive me mad!" exclaimed her father, throwing his arms about wildly. "This folly is worse than the infatuation

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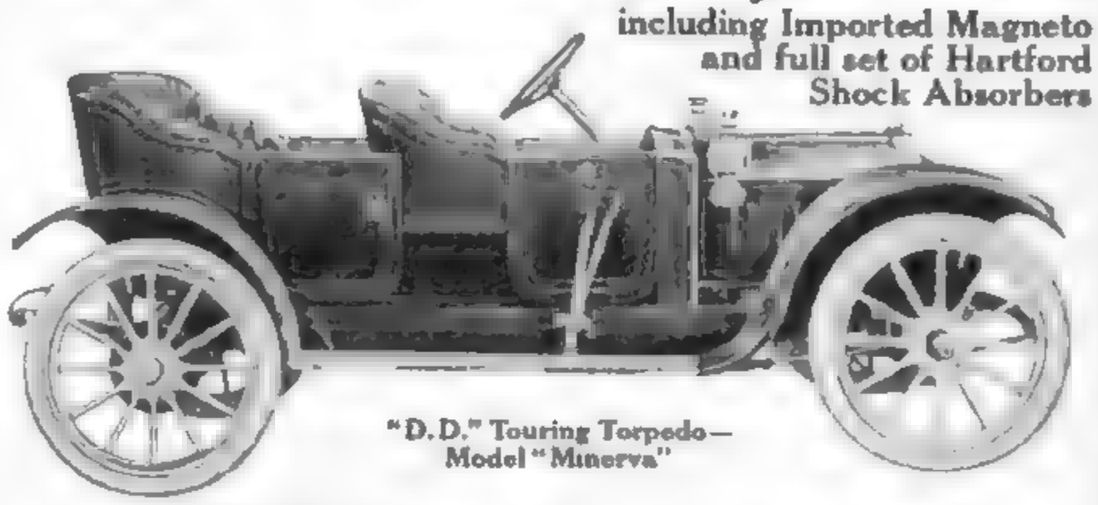
including Imported Magneto and full set of Hartford Shock Absorbers



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The "D. D." body design couples the roominess of the five-passenger touring car with the beautiful lines of the "torpedo" type, producing a car that for genuine luxuriousness and snug comfort, is unrivalled.

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1911 style in 1910

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Fits all roads

1911 style in 1910

CYLINDERS:—Four, vertical cast in pairs; long stroke motor; thermo-syphon water cooled.

CRANK SHAFT:—1¾ in. diameter; 48p carbon steel. Bearings all ground and run on No. 14 alloy babbitings.

VALVES:—Nickel steel valves, carbon steel stems. Intake and exhaust valves on opposite sides of cylinders, mechanically operated and interchangeable. Cam Shafts, one piece forgings with [illegible] integral, enclosed and lubricated.

CRANK CASE:—No. 13 aluminum alloy of extremely rigid, durable type, specially designed to prevent sagging.

CARBURETOR:—Float feed automatic with adjustment.

IGNITION:—Jump spark, high tension, Imported magneto—highest grade in the world. Imported plugs, wires and switch. Magneto mounted on left side of motor, as far from gasoline supply as possible.

LUBRICATION—Splash and reserve tank. [illegible]

CLUTCH—D. D. internal expanding shoe clutch; [illegible], simple, practically indestructible. (Patent applied for.)

TRANSMISSION—Selective sliding gear type, three speeds forward and one reverse. Coupled directly to extension of clutch shaft.

BRAKES—Two sets, acting on rear wheel brake drums. Internally contracting and internally expanding brakes.

STEERING—15 in. hand wheel, ebony finish; [illegible] spiket, steering rod above axle.

SPRINGS:—Semi-elliptic front springs, 2 in. wide, 36 in. long; ¾ elliptic rear springs 2 in. wide, 42 in. long.

AXLES:—Front axle a steel tube, straight across, no dirigible head; [illegible] large tube. Rear axle, American ball-bearing pressed steel; vanadium steel drive shaft and axle shaft; imported steel ball bearings.

FRAME—Pressed steel, 4 in. channel section. Dropped immediately in front of dash and in front of rear axle. Road clearance 12 in. underneath the lowest part of chassis.

WHEEL BASE:—112 inches, tires 36x3½.

UPHOLSTERY:—Highest grade leather, hair and springs.

STANDARD FINISH:—Body, hood and frame, Holland Blue with Cream striping; wheels and springs Cream with Blue [illegible].

STANDARD EQUIPMENT—[illegible] of Hartford Shock absorbers; two "D. D." [illegible] one tail lamp, horn, [illegible] set of tools [illegible], extra repair outfit, [illegible] pump.

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for that artist!" And he started up, fumed about the room, sank exhausted and trembling into a chair.

"Now, do be reasonable, Father," she urged. "Why shouldn't I use my talents for business and for dress and make myself rich? Don't talk to me about what people will think. I don't care. I've found out what people are worth. Why, even my friend, Allie Kinnear, hasn't been near me."

"I forbid it! I forbid it!" her father cried, shaking his fists in the air, and off again he went into one of his paroxysms.

"But I'm of age."

He seized her by the arm, glared into her face. "This is a scheme to bring me to terms! Has that artist put you up to it?"

"How absurd! I haven't seen him. I doubt if he knows I've left home. Father, since I seem not to be able to get him I've simply got to do something—something that will keep me so busy that I sha'n't have time to think. For I'm not—as you imagine—the victim of a foolish girl's infatuation. I'm sensibly in love, Father dear."

"No one is sensible who's in love," said he in a far gentler tone. His rages had about exhausted his strength. He was feeling an ominous feebleness of limb and heart that alarmed him. "Nobody's sensible who's in love," he repeated.

"Nobody's sensible who isn't—if they get half a chance," replied she. "It's the only thing in life."

And his haggard face and the hungry misery of his eyes contained no denial of her confident assertion. "Is there *nothing* that will induce you to come home, Beatrice?" he pleaded with the weakness of exhaustion. "I'll never speak of Peter—of marriage—again. I'll give you whatever income you want—in your own right."

"And Roger?"

Richmond winced; but those inward reminders of oncreeping old age, lonely and loveless if this girl turned from him, forbade him to draw back. "You think you could get him if I were to consent?"

"Perhaps." There was the ecstatic quiver of a newborn hope in her voice.

"That is, you would marry him, even though you were convinced he was a fortune-hunter"

"He might be afraid to undertake the support of as expensive a girl as I am. He doesn't dream how inexpensive I could be."

A long pause, he gazing at the floor, she anxiously watching him. "Well—I consent," her father said. His tone suggested a false admission wrung under torture.

Another long pause, she eying him dubiously, he avoiding her gaze. "I don't trust you," said she. "It's your own fault. You can't blame me. I couldn't ever trust you, after the thing you did against Roger—and your threats to Peter and to me."

"I am an old fool—a weak old fool!" he shouted, seizing his hat. "I wash my hands of you! I'm done with you!"

And out he bolted, running squarely into a woman who was just entering the parlor. He did not pause to apologize.

In the afternoon Mrs. Richmond came—beautifully dressed and diffusing a strong but elegant odor of concentrated essence of lilies-of-the-valley. "I'd have been here long ago," she explained as she kissed and embraced her daughter and shed a few cautious tears, "but I didn't dare. This was my first chance. Your father has absolutely forbidden me. And I had always thought he was rather partial to you. But then, I might have known. He cares for nobody—for nothing—but those schemes and plans of his. You'd never believe he was the same man as the one I married."

"He was here this morning," said Beatrice.

"Here!" exclaimed her mother. "What for?"

"For me"

Jealousy sparkled in her mother's hastily-veiled eyes. "Trying to get you into his power again?" she sneered.

"I suppose so," said Beatrice. "Yes—that must have been it."

"Then you are coming home?"

"Oh, no."

The jealousy passed; the mother returned. "But, Beatrice—he has changed his will and has cut you off. He's leaving your portion to Hector."

Beatrice looked uncomfortable. "I sha'n't say I like that," said she, "for it'd be false. But—I'm not coming home, just the same. There's been a great change in me, Mother."

"But what is to become of you? Of course, I'll have something; and as long as I have anything——" Mrs. Richmond checked herself, flushed. "In fact, I have got a little, Beatrice, I put by in case there ever should be this kind of trouble between him and the children. I can let you have a good income—enough, with what you've got, to make a showing you needn't be ashamed of. Have you seen Mr. Wade?"

Beatrice put her arms around her mother and kissed her—tenderly, but with that mindfulness which one woman never neglects in caressing another who has made a careful toilet. "If I need the money I'll tell you, dear," said she. "No, I haven't seen him. Have you?"

"Late yesterday afternoon. He was striding along the road—didn't see me."

"How was he looking?"

"Anxious and depressed, I thought."

Beatrice beamed. "You're not telling me that—just to make me feel good?"

"No—no, indeed. He looked almost haggard."

Beatrice kissed her mother again. "Why don't you go to see him?" she suggested.

"If your father should find it out!"

"You've got the picture as an excuse. You know, father thinks we met Roger in Europe."

"Yes—yes—I had forgotten. . . . I don't know what possesses me! I can't understand myself, even thinking of helping you in such an absurd, idiotic thing as marrying a poor artist."

"A poor man—not a poor artist," laughed Beatrice.

"I suppose," went on Mrs. Richmond, "it must be for the pleasure of seeing your father defeated in something he has set his heart on. He has trampled me so often I'd like to see him humbled once."

"You ought to have seen him when I told him I was going into dressmaking."

"Beatrice!" cried her mother—and her expression of horrified amazement was a fit companion for that of Richmond.

"I'm going to make stacks of money," said Beatrice carelessly. "You know I've got taste—and a good business head."

"Didn't your father forbid you?" demanded her mother, quivering with agitation

"Yes—and I reminded him I was of age."

"Why, it'll ruin us all!" wailed Mrs. Richmond. "Beatrice, I do believe you've lost your mind."

"Just what father said."

"Surely you won't do it, now that I've offered you a good income. You can have fifteen thousand—in addition to what you've got."

"And how would I pass the time?"

"Why, as you always have."

The peculiar, romantic—"crazy," her father called it—look drifted into the girl's face, completely transforming it. "Yes," replied she dreamily, "but that was before I knew Roger."

"What *shall* I do!" moaned Mrs. Richmond. She was anything but a keen observer, but she was woman enough to understand that look. "If you married him you'd give this up—wouldn't you?"

"I hadn't thought Yes—I suppose I'd have to. Looking after him would take all my time"

"Then you *must* marry him!" cried her mother "I shall see your father at once"

"You'll simply get yourself into trouble, Mother dear."

"I'm not afraid of him now!" exclaimed Mrs. Richmond with militant eyes and nostrils. "He has made a fool of himself—and he knows it. I'll not have all I've spent my life in building up torn down just because he is such a monstrous snob. Why should he object to a distinguished artist as a son-in-law? Why, Mr. Wade would be an addition to the family, socially."

And so on and on, Beatrice letting her mother rave herself into a fitting state of mind for a struggle with her husband. Whenever she paused Beatrice brought up the dressmaking again. And when she was about to leave Beatrice called in Valentine and presented her as "My partner, Miss Clermont." Mrs. Richmond was quite done for. Her daughter's maid treated as an equal—and become her daughter's business partner! "I'll telephone you tonight—or see you tomorrow," said she as she was leaving. She did not dare offend Beatrice by ignoring "Miss Clermont." So she made a bow that was a highly amusing specimen of those always amusing compromises which no sentient thing in the universe but the humorless human animal would attempt to carry off.

(TO BE CONTINUED)

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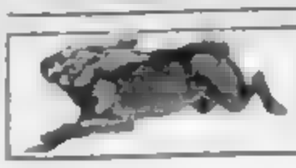

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POLITICS WITHOUT POLITICIANS

(Concluded from Page 6)

The charter permits municipal ownership and operation of public utilities—street railways or lighting systems, for instance—a power we don't dare intrust to the authorities in other cities. But in Colorado Springs the people have a form of government so simple that they can watch it and understand it and control it. No rascal can sneak into power through the blaze of scrutiny that they can, and surely will, center on him at election time. Light is as necessary and as salutary in politics as in hygiene.

Victory in cities, however, is not enough; the county and the state remain. In Texas, for instance, the people have recovered all the cities from the grasp of the politicians and put them on the short-ballot basis, through government by commissions of five, but the professional politicians thrive yet. There is some talk of chasing them out of the state by putting the whole state government into the hands of a similar small commission. It is to be hoped that this movement will fail, and that the short ballot will be obtained by shortening the list of elective offices simply to the legislature and governor, the latter to appoint his own cabinet and all other administrative and judicial officers, just as the President of the United States appoints his.

Oregon has grasped the principle, and the same forces that installed the initiative and recall are at work to centralize authority and lengthen terms so that, instead of choosing a maximum of thirty-nine officials at one election, the individual elector will choose only from five to eight.

Oh, yes, I heard that observation from over there in the corner and I was expecting it. You asked: "Isn't it dangerously near to autocracy to centralize the government so that the voter chooses only two or three men at a time?" No; on the contrary, it is ideally democratic. Carrying out this principle is the only practical way that the big, clumsy electorate can rule. It is, therefore, the only plan that is democratic!

The more elaborate and complex you make politics the fewer the people who can afford the time and energy to take part. Too much electing, therefore, leads toward oligarchy—the rule of the few.

The simpler you make politics the more easily and the more surely will the whole people take part. Simplification, therefore, leans toward the rule of the many—democracy.

Universities are now teaching the new definition of democracy, and the old error, that making officials elective is enough to make them responsible to the people, will die. Some day we shall see the people of a whole state in control of their government, using short ballots for county and state elections as well as municipal, voting for men instead of labels, and registering complete and definite individual opinions with practically every paper that drops into the ballot-boxes. Notice that, in this situation, the citizens are all complete politicians, doing all that is asked of them—since less is asked. The electorate has not gone into politics, but politics has come to the electorate. Officials will no longer be in debt, politically, to some politician for cording them up into his precious ticket-bunches. The officials will negotiate directly with the people for their election and seek for the applause of the people—their only masters—in the conduct of their offices

In the long run efficient and clean administration will be the normal resultant of that new balance of forces. For the American people—you and I—do want good government. And we shall have it yet!

The Day After

THE former Quartermaster-General of the Army, General Charles F. Humphrey, now retired, was sitting in the Army and Navy Club in Washington when a friend came along and asked: "Seen Jones lately?"

"Saw him yesterday," the General answered.

"How'd he look?"

"Look?" said Humphrey. "He looked like the fifth of July."

Did you think that Welch's Grape Juice was merely a summer drink?

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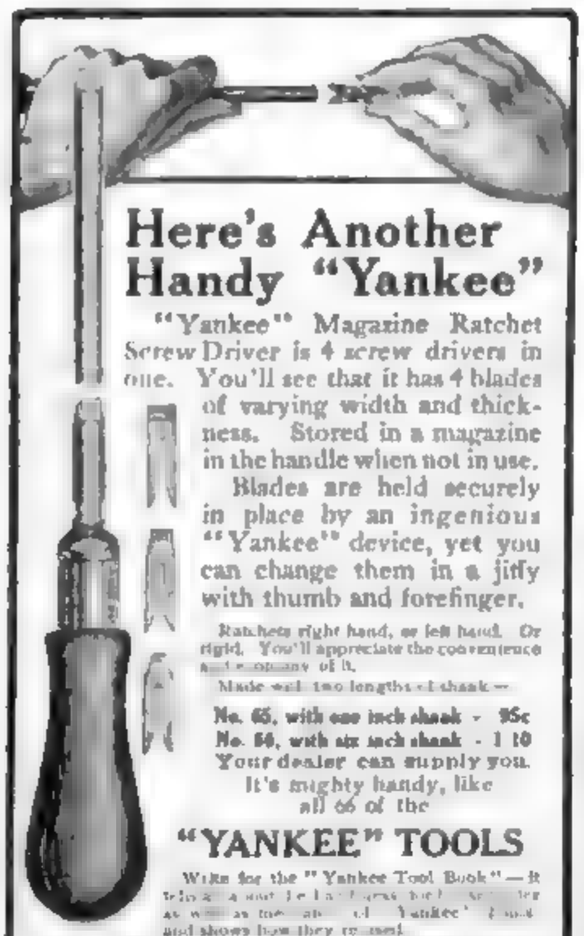

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A CIRCUIT RIDER'S WIFE

(Continued from Page 5)

huge hampers on white cloths that appealed to the natural primitive man simply and honestly, without a single pretense of delicacy to hide the real grossness of the human appetite. On this day plenty strewed the ground from Sister Glory White's basket to Sister Amy Jurdon's and Sister Salter's. There were biscuits the size of saucers and of the thickness of bread loaves, hams, baked hens, roasted pigs, more biscuits, cucumber pickles six inches in length, green-grape pies, custards of every kind and disposition, and cakes that proclaimed the skill of every woman in the church.

William advised me to eat as I had never eaten before or the women would think I did not like their cooking, and would be correspondingly offended. I was expected to consume at least three of the great biscuits and everything else in proportion. Fortunately, I sat near a tangle of vines in which I discovered a dog was hiding, a hound who gazed imploringly at me through the leaves with the forlorn, backslidden-sinner expression peculiar to his species, as much as to say: "Don't tell I am here; maybe then I'll get a few crumbs later on." I not only did not tell, I fed him eight of the biscuits, five slices of ham, and nearly everything else in reach of me except the cucumber pickles. I never saw a dog eat more furtively or so well. Meanwhile, I was raising for myself a monument more enduring than brass in the hearts of my husband's people as a hardy woman who could make herself one of them. William, who did not suspect the presence of the dog, grew faintly alarmed, but I persevered till the last man staggered surfeited from the feast. It was my first and, I may add, almost my only triumph as a minister's wife on a backwoods circuit.

After the night service it was arranged that we should go home with the Salters to spend the night. Sister Salter was the woman who had received the blessing. Brother Salter was not a brother at all—he was still in the world, a little, twopenny man with a thin black beard, sad black eyes and a perch mouth. But he was not proud of his godless state, especially as it compared with his wife's radiant experience; he was literally a humble sinner and showed it. We took our places behind them in split-bottom chairs in the one-horse wagon. Sister Salter was still in her baptismal mood and, as we rumbled on into the deepening twilight through the sweeting spring woods, she continued to sing snatches from the old hymns. Higher and higher her fine treble voice rose till the homing birds answered and every living thing in the forest felt the throb of the poignant melody—everything except the baby on her breast. It slept on as soundly as if it breathed her peace into its body.

Night had fallen when we reached the house, a one-room log cabin.

"Light and go in," said Brother Salter. "I reckon the children air all in bed. Youuns kin ondress and git in while me and Sally unhitches the horse."

We "lit" and entered the large room flooded with moonshine. There was a bed in each corner, and all occupied save one. This was evidently the "company bed." We knew by its opulent feather paunch, by the white-fringed counterpane, and by the pillow-shams bearing soporific mottoes worked in turkey-red thread. One could not tell the age nor how many persons were already asleep in the other beds; but, judging from the number and varying sizes of the shoes that staggered and kicked up on the floor beside them, there must have been a hearty dozen, ranging all the way from adolescence down to infancy.

It is needless to add that we were apparently asleep and the covers over my horrified head when the elder Salters entered. Where they slept is still a mystery. But we were awakened very early the next morning by the sound of Sister Salter's voice singing, "His loving kindness, oh, how good!" as she rattled the stove doors beneath the cookshed in the yard. Three very young children were sitting half under our bed examining our shoes and other articles of apparel, and as many older heads stared at us from the opposite beds. My anguish can better be imagined than described, and the nonchalance with which William arose and

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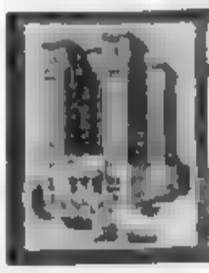

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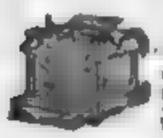

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assumed his trousers did not add to my opinion of him. I afterward learned that in this region nothing was more common than this populous way of entertaining guests, and that he had long since become thoroughly hardened to the indelicacies of such situations.

But this was only the beginning of social and spiritual surprises through which I passed. There was no culture among the people. They looked like the poor kin of the angels in Heaven. I was divided between horror and admiration at their soul-stretching propensities, and it is difficult to describe the shock with which I faced the perpetual exposure of their spiritual nakedness. It was a naïve kind of religious indelicacy, like the unguarded ways of very young children. Brother Jimmie Meadows would confess to the most private faults in an experience meeting, and, if he did not, Sister Meadows would do it for him. They lacked the sense of humor, which, being interpreted, is a part of the sense of proportion. They shrank from the illuminating quality of wit as if it were a sacrilege—this auto-seriousness was even an important part of William's character. He put on solemnity like a robe when he was in the throes of thought—a man you would never think of calling "Will" or "Billy."

The deadly monotony of Christian country life where there are no beggars to feed, no drunkards to credit, which are among the moral duties of Christians in cities, leads as naturally to the outvent of what Methodists call "revivals" as did the backslidings of the people in those days. So it came to pass, that year at Redwine, when the "crops were laid by" William faced his first revival, and I faced William. Spiritually speaking, we parted company. He passed into a praying and fasting trance and my heart was nearly broken with the loneliness, for William seemed to recede in some mystical sense which was hard to define, so that I became a sort of unwilling grass-widow.

The revival was to begin at Redwine, when suddenly the rumor reached us that Brother Tom Pratt, a prominent member, had backslided, and that nothing could be done there in a spiritual way until he was reclaimed. He was a large, fair, goat-lipped man with a long straw beard hanging under his chin, and he was said to be mightily gifted in prayer. But his besetting sin was strong drink, and he had recently been drunk.

The revival proceeded, at first with awful chilliness, at length with flickering warmth. At last, after a very moving sermon on the Prodigal Son, the altar suddenly filled with penitents. I have often thought of it, the tenderness with which the good God founded our Scriptures for us, so they would fit the human heart to the uttermost generations of men. That story of the Prodigal, it is the eternal love message from Him to us. Preach it anywhere, and the aching, shamed, dissolute rebel in us trembles and wants to come home. Here in this hill settlement, where scarcely any man had been ten miles from where he was born, it seemed that a hundred had been secret vagabonds in the terrible "far country." When the altar was full to suffocation William called on Brother Tom Pratt to "lead us in prayer." And he led us through a long night into the very morning of God. I wish it were the fashion to call oftener on outbreaking sinners to pray in church. Usually they have a stronger sense of the immediateness of the Lord than the long-winded saints do; and many a time since that night have I listened to the Heaven-turning eloquence of better men in prayer, but never have I heard a nobler petition for the forgiveness of sin.

The church was a darkened space rimmed with light from tallow candles standing on wooden brackets around the walls, and the space was filled with the bowed forms of men and women. Near the pulpit there was more light falling upon the dejected figures of the penitents clinging to the altar rail. Within the rail, kneeling facing them, William's face gleamed like the death mask of prayer. There was a silence; then a voice arose from somewhere out of the deeper shadows, timid, beseeching at first, like a sad messenger of the outer darkness who had known all the torments of hell and trembled now before the throne of Heaven. But as the bearer of the petition gained courage from his very woes the volume of his voice increased until it filled the church. The rafters

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shook, and sinners fell prostrate in the chancel. This, however, was only the beginning. The great opera of Brother Pratt's spirit went on like a rude Wagnerian measure until none could resist it. Men and women arose from their knees shouting. Finally, the prayer-maker, who had risen in his passion and stood praying with his hands above his head, reaching visibly for salvation, fell exhausted to the floor.

It was the custom in those days always to conclude a Methodist revival with a "love feast"; you cannot have it where you cannot have an old-fashioned revival. One of the coldest functions I ever attended was a so-called "love feast" in a fashionable Methodist church at the end of a series of meetings. The men wore Tuxedos and the women wore party gowns, high-necked, of course, on account of its being a church affair. And the only difference between that and any other social function was that a good many people were present whom the fashionable members never invited to their own homes and whom they treated with offensive cordiality on this occasion.

But at the end of the revival at Redwine there was a real "love feast." A great crowd had assembled, due to the honorable curiosity in the neighborhood to know who would "testify," who would confess his fault or proclaim that he had forgiven some brother man about a line fence between their farms, or about a shoat. It was, indeed, a sort of Dun and Bradstreet opportunity to know the exact spiritual standing of every man and woman in the community. And it was William's plan that the service should be held in the evening out-of-doors under the great pines. Torches of lightwood furnished the illumination. William stood beside a small table facing the congregation, who were seated on the benches that had been brought out of the church. After a song and a prayer that must have made the old saints sit up on their dust in the graveyard behind the church to listen, William gave the customary invitation.

"Brethren and sisters," he said, "we have had a gracious meeting and a mighty outpouring of the Spirit. It is meet and proper for those who have been helped, who feel that their sins are forgiven, who aim to live a new life, to get up and say so, and thus burn the bridges behind them. Come out on the Lord's side so everybody can see where you stand! I leave the meeting open to you."

"Brother Thompson," said a gray old man with meal on his coat, "I feel that I have been blessed durin' this meetin', and I ask the prayers of all Christian people that I may continue faithful to the end!"

"Amen!" said William, and there were general grunts of approval, for the miller was known to be a wonderfully good man.

"Brother Thompson," said a strange, shaggy young Adam, "I feel that my sins are forgiven me and that I am a child of God. I ask the prayers of all Christian people that I may continue faithful." He was a moonshiner who had destroyed his whisky and cut up his own copper worm and vats during the meeting. As he resumed his seat a little thin woman in a blue cotton dress sprang to her feet, hopped with the belligerent air of a fighting jaybird across the intervening space and lost herself in the arms of the regenerated moonshiner. She was his wife, the good woman who stayed at home and prayed for him of nights. Now she shouted and beat a tender tattoo with her little brown hands upon his bowed head.

"I jest can't help shoutin'," she cried. "I'm so glad he done it!"

He had "done it" three times before—reformed, only to fall again so soon as the corn was gathered in the fall. No one had confidence in him save this little blue-winged heart who loved him. It is no wonder women believe in God easier than any one else does! They can believe with so little reason in men.

After this followed several triumphant testimonies. Sister Glory White began to shout sweetly and quietly in the amen corner, slapping her fat hands together and whispering softly:

"Bless the Lord, O my soul! Bless the Lord, O my soul! And all that is within me, praise His holy name!"

Presently there was an interruption. William had made the mistake of confiding one of the torches to Brother Billy Fleming, a "holiness man." Suddenly he leaped into the air, shouting and brandishing his blaze in every direction. The

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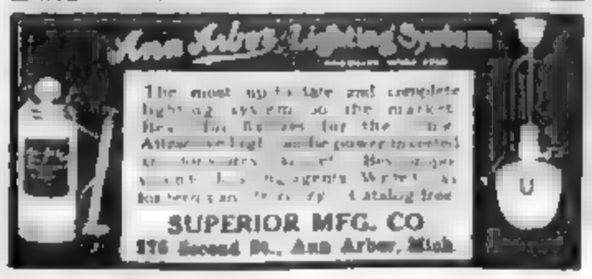

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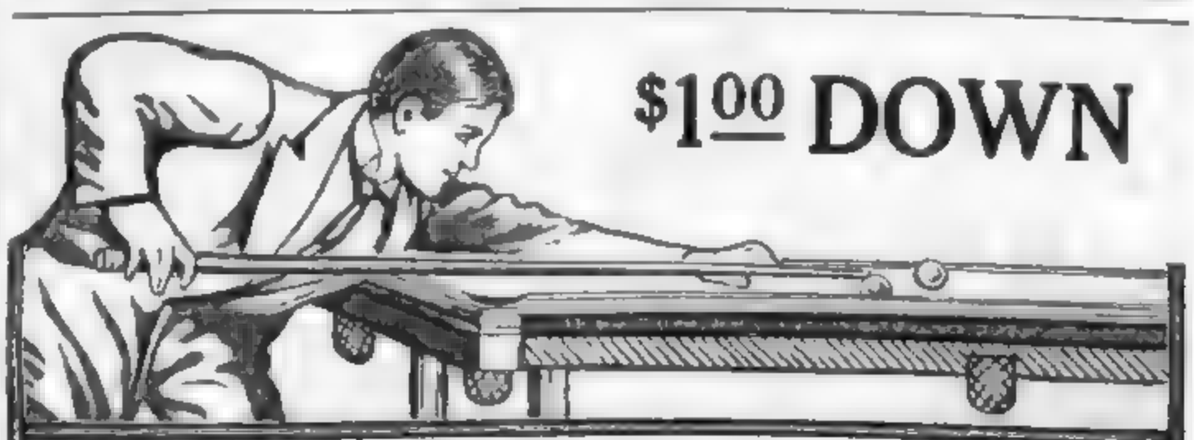

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last Fall we anticipated that the response would be large, but the result almost staggered us. Thousands of applications were received from every section of the country. That was early in October and every mail received since that time has brought more. These thousands of people are engaged in the work at the present time and thousands of checks have been mailed to them. The offer is still open and *you* can take advantage of it. It is simply this:

¶ If you will give either all or a part of your time to representing THE SATURDAY EVENING POST and THE LADIES' HOME JOURNAL among your friends and neighbors—to looking after their renewals and sending new orders—we will pay you a weekly salary and an extra commission. We require no guarantee as to the amount of business to be sent and there is not one cent of expense to you. Just ask for information and everything necessary will be sent.

Circulation Bureau
The Saturday Evening Post
Philadelphia

paroxysm of joy was short, however, and when quiet was restored, in the deeper darkness—for Brother Fleming's torch had gone out—a tall man arose from near the middle of the congregation. Every one leaned forward, for it was always a matter of interest to know what new thing was troubling Brother Henry's soul. At last, in a quavering treble he confessed with the air of one doomed to suffer terrible punishment:

"Brother Thompson, you know, all of you know, I try to be a good man. But the flesh is weak. I git tempted and fall into sin before I know it. I'm sufferin' remorse now beca'se I set my old dominique hen twice and cheated her into hatchin' two broods of chickens without givin' her a day's rest between settin's! My remorse is worse beca'se a man can't apologize to a hen nor make restitution!"

Such rarefied confessions were common, and this was one of many occasions when I disgraced William by snickering in the solemn pause which followed.

However, these faded daguerreotypes of memory suggest but faintly any idea of the people with whom I began my life as a minister's wife. I can only show their narrowness, the prim pathos of their emaciated immortal souls. I am not able to give the shrill high notes of faith in their lives. They made an awful business of being good. And the contrast between them and the witty, mind-bred, spirit-lost people of the world was startling indeed, but more to their credit than some are accustomed to think.

(TO BE CONTINUED)

Christopher's Lament

SAY, Chris! If you were but alive, just think how you and I could thrive; for you could lecture and I'd do press stuff and be advance for you. You were too anxious, don't you see, to make that great discovery; and in discovering new climes you were by far beyond the times. There were no lecture bureaus then—there were no enterprising men to pay you sums to bring delight for one brief lecture every night. And then the book sales—look what they would net us were you here today! One word, a dollar—not a chance we'd run, but get it in advance. And I am certain if we tried we'd get a royalty beside, and medals! Bless you, and degrees! Why, you'd be swamped with LL. D.'s!

Say, Chris! It is a shame to think of your long voyage on the Drink, and not a publisher to give a book of yours a chance to live. No syndicate to offer you a paltry thousand plunks or two for writing of the things you'd seen, for weekly or for magazine! And after we had had our fill of books we'd go in vaudeville and be headliners all the way from New Orleans to Hudson Bay. Why, after your eventful dash your life would be all counting cash and doing simple lecture stunts for ten Chautauquas all at once. And men would clamor for a chance to bill you two years in advance; and you and I and Isabel could form a trust and do right well.

Say, Chris! That story of the egg! Why, publishers today would beg for that, and the exclusive rights would lift us to financial heights. And those pawned jewels—think of how we'd weave them into stories now. And that is not the end, by half: We'd lecture for a phonograph and every needle-squeak would be a grinding out of royalty. A thousand moving-picture screens would show the world the island scenes of Salvador, and every show would bring us glory and more dough. And if some skeptic should attack our proofs we'd bring an island back and anchor it to prove that we had made a real discovery. Our caravels would sail in style at Luna Park or Coney Isle, and twice a day with pomp and show we'd give a play to S. R. O.

Say, Chris! Our proofs were safe, for we would have the egg, the ships, the sea to show if we should meet attack, and the small island we brought back! Serene and unconcerned we'd show the log we kept where marked "Land ho!" Likewise our sketches of the sights and all our mass of copyrights. And if the interest should die we'd stir up A. Vespucci to say he did it first and thus bring Science to the aid of us. And while the world was pulling hair we'd sick 'em on and get our share of hay while sunshine blessed our lot, and then retire on what we'd got! —*J. W. Foley.*

Checks Like These

Actual Monthly Income Checks

Pay for Rent, Food and Clothing Every Month for Life

The Prudential

Newest Monthly Income Policy

Dept. 140
Send this coupon for full particulars and cost.

For $ ..... a Month with Cash Payment at Death
Name .....
Address .....
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My Age is .....
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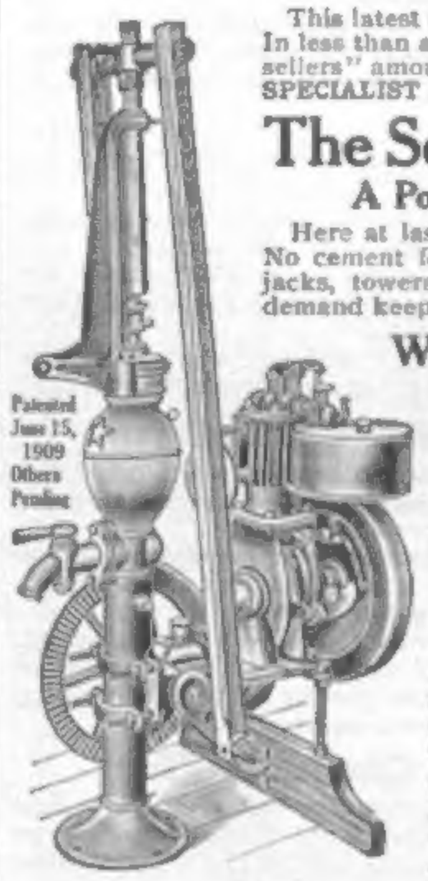
Power Users Captivated by This Wonderful New Engine



This latest and greatest of all small engines has captivated the country. In less than a year from its introduction, it heads the list of "the six best sellers" among engines. An "all 'round" engine in every sense—and a SPECIALIST AT PUMPING! Pumping capacity 800 to 1,000 gallons per hour.

The Sensation of the Power World

A Portable Power Plant—Complete in Itself!

Here at last is an engine entirely self-contained! Attaches to any pump. No cement foundation to build. No anchor posts, belts, shafts, arms, jacks, towers, etc. All it needs is gasoline! Do you wonder that the demand keeps the factory working overtime?

Write for Catalog and Testimony of Users

Fuller & Johnson Farm Pump Engine

As Perfect as Finest Automobile Engine

The engine is of the same type and quality as the best automobile engines. Air cooled, no fans or attachments. Cannot freeze or overheat. Self-oiling.

Runs Light Machinery—Gives Fire Protection

The engine has 4-inch pulley for running hand-power machinery. Easily moved wherever needed. By attaching a piece of pipe for extra air chamber, it will throw water as high as a house, giving ever-ready fire protection.

Pumps water for domestic water supply systems. Send coupon or letter for Catalog giving complete details of this great little engine.

Fuller & Johnson High-Powered Gasoline Engines

Triumphs of Engineering Genius!

If you are interested in larger engines, write for our Big Engine Catalog. Fuller & Johnson Gasoline Engines are leaders in every state. They are shining examples of expert skill in gasoline engine designing. Built around the idea of insuring against trouble. Non-freezing. They run smoothly, quietly, swiftly and with utmost economy of fuel. Send for Catalog of Horizontal Engines.

Dealers! We must have more dealers at once to handle our rapidly expanding trade. Write for agency.

Send Coupon or Postal for Catalog

Be sure to state whether you are interested in Farm Pump Engines or our High-Powered Engines. Write today.

FULLER & JOHNSON MFG. CO., 643 Clark Street, Madison, Wis.
[30] Established 1840.

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For Horizontal Engine Catalog ☐
(Check catalog desired.)

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Address _____
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Mail to Fuller & Johnson Mfg. Co., 643 Clark St., Madison, Wis.

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BERRY'S POULTRY FARM, Box 94, Clarinda, Iowa

One Dollar Puts the "RICHMOND" Suction Cleaner in Your Home

Yesterday, the cost of a vacuum cleaner involved an outlay of a considerable amount of money.

Today, a single ONE DOLLAR BILL will put a *guaranteed* "RICHMOND" Suction Cleaner in your home.

And the balance of its purchase price you pay for out of the actual month-to-month money which it saves you.

You are paying the price of a suction cleaner now, anyway—whether you have one or not.

You are paying its price out in house-cleaning, alone—for a "RICHMOND" makes house-cleaning needless.

You are paying its price out many times over, in the hard labor of sweeping and dusting, which the "RICHMOND" makes unnecessary.

You are paying it out, again and again, in the damage which dust does to your furniture, to your hangings, to your clothing, to YOU.

You are paying the price of a suction cleaner, when a single Dollar would save the waste!

Weighs Two Pounds Less than a Common Carpet Sweeper

You see here an electric suction cleaner which weighs but *ten* pounds—instead of sixty.

All that any vacuum cleaner or suction cleaner can do, this one does.

And it does, besides, some things which no other machine can do.

You can, for example, use this "RICHMOND" Suction Cleaner either *with* or *without* the hose.

For use with the hose, we furnish, without extra cost, special tools for cleaning portières, walls, books, bedding, upholstery, clothing, hats.

For Hair-Drying

Also a special attachment for hair-drying, pillow renovating, etc.

The hose attachment slides on and off with the same ease that your foot slides into an easy slipper.

Slip on the hose, and the ten-pound "RICHMOND" rivals any machine—no matter how much it weighs, or how much it costs.

Slip off the hose, and you have a floor machine which weighs two pounds less than an ordinary carpet cleaner—and glides over the floor more lightly, more easily than even the lightest carpet cleaner.

Advantage of Light Weight

The "RICHMOND" Suction Cleaner enables you, now, for the first time, to clean by electricity without lugging a sixty to eighty pound machine from room to room—upstairs and down.

It represents as great an advance over heavyweight vacuum cleaners as these cleaners represented over brooms and carpet sweepers.

But light weight and easy operation are but two of the "Richmond's" exclusive superiorities. There are many more.

There is, for example, the vibrating brush, *which you find in no other machine.*

This brush fits in the floor nozzle of the "RICHMOND". It vibrates at the rate of 10,000 times a minute.

Not a rotary motion to wear out the carpet, but a light up-and-down *tapping* motion.

Taps Out the Dirt

The vibrating brush taps the caked dirt out of the carpets and fabrics which no other machine could clean.

The brush slips in or out without the use of tools. It is but the work of ten seconds to take it out or put it in.

And without the brush the "RICHMOND" will do all that any machine—vacuum or suction—can possibly do without working injury to even the finest fabrics.

A Comparative Test

In a comparative test with the leading machines costing over $100, Messrs. Duncan & Lyndon, Consulting Engineers, 56 Pine Street, New York, recently found, and reported:

First—that the heavy-weight machines consumed *two and one half times* the electrical current which the "RICHMOND" requires.

Second—that the "RICHMOND" is more durable, being all metal, without valves, and with only two wearing surfaces.

Third—that the ten-pound "RICHMOND" equalled the machines costing over $100 in efficiency—*in every test.*

Fourth—that the "RICHMOND" is the simplest known construction, easy to operate and easy to lubricate, there being but two oil holes, both readily accessible from the outside of the machine; while to lubricate the machines costing over $100 requires nine dismantling operations, with the consequent danger of replacing parts in the wrong position.

Simplest Construction

We could multiply comparisons endlessly.

But without saying more, you can judge our confidence in the "RICHMOND" by the fact that we not only cover it with the broadest possible guarantee, but we give you, besides, if you choose, a full year to pay for it.

Or, if you prefer to pay cash in advance, taking the discount, we give you a ten-day trial at our risk.

Absolutely Guaranteed

Your guarantee is the absolute guarantee of a $3,000,000 company, with four large plants and branches and agencies in all cities.

It is a guarantee by the manufacturers of "RICHMOND" Boilers, "RICHMOND" Radiators, "RICHMOND" Bath-tubs, Lavatories, Sinks, "RICHMOND" Soap-savers.

Surely you must see that the "RICHMOND" Suction Cleaner *must* give perfect service, perfect satisfaction, day after day, month after month, else we could not afford this offer.

Snip out the coupon and send today to

Points About the "RICHMOND"

—costs less per month for electricity than the average family spends for brooms.
—after a year of consistent use you couldn't find a thimbleful of dirt in a fourteen-room house if you took all the carpets up.
—no more spring or fall "house-cleanings"—no more "sweeping days"—no more "dusty Fridays."
—its total cost is less than the cost of one single annual house-cleaning—to say nothing of saving the wear and tear which house-cleaning brings to furniture.
—cleans furniture, walls, upholstery, bedding, clothing, decorations, bookshelves, tile floors, hardwood floors, nooks and crannies, as well as making old carpets look like new.
—equally valuable in homes, offices, stores, hotels, hospitals, libraries, schools, churches, theatres, public buildings.
—without any change or adjustment, uses either direct or alternating current; universal motor of our own construction.
—thirty feet of electrical cord, with connecting socket, comes with the cleaner—everything ready to start—any one can do it.
—handsome in appearance—all exposed parts are highly polished—operates with easy gliding motion, no pressure required.
—absolutely guaranteed for one year, and without abuse should last as long as a watch.
—One Dollar brings it—you pay the balance out of the month-to-month money it saves you.

Many have written us that they were so delighted with the "RICHMOND" that they desired to own it outright at once—

Many have written us that they were so delighted with the "RICHMOND" that they desired to give it to someone as a present—

And for these reasons they asked us, as a favor, if we would not make them a special cash price, so that they could own the machine outright, and present it to the friend whom they had in mind.

To meet these conditions, we make a special cash price of $65, and if, after 10 days' use the "RICHMOND" isn't found to be all we claim, return the machine at our expense and we will return your money.

But please remember that we have such great confidence in the "RICHMOND" that we prefer to allow it to pay for itself through the work it saves you, at the rate of $6.00 per month.

THE McCRUM-HOWELL CO.
Manufacturers of
"RICHMOND" Heating Systems, "RICHMOND" Enamel Ware, "RICHMOND" Household Utensils
Two Factories at Uniontown, Pa.—One at Norwich, Conn.—One at Racine, Wis.
General Office: Park Ave. and 41st St., New York
312 Terminal Building

If convenience and perfect cleanliness were worth *nothing;* if it were worth nothing to put an end to the back-aches of sweeping, to the drudgery of dusting, to the bugbear of annual house-cleaning—if all these were worth NOTHING, remember this:

The "RICHMOND" Suction Cleaner will pay its own cost and *earn you a profit besides,* from the actual, month-to-month money it saves.

DOLLAR COUPON

THE McCRUM-HOWELL COMPANY
Park Avenue and 41st Street, New York

I hereby order one "RICHMOND" Suction Cleaner, complete, with hose attachment and seven special tools, for which I agree to pay to your order $1.00, herewith, and $6.00 per month for twelve consecutive months. Title to be given me when full amount is paid.

Name _____

Address _____

Name of Electric Light Company _____

S. E. P. Jan. 22

From 6 to 11 o'clock

THE *Welsbach Junior* LIGHT

Burns 5 Hours for 1 cent's worth of Gas

It takes 3 standard carbon filament lamps to give a 50-candlepower light. With electricity at 10 cents per thousand watts, they burn 5 hours for 7½ cents. In one month the cost is **$2.25**

It takes 2 open flame gas tips to give a 50-candlepower light. With gas at $1.00 per thousand feet, they burn 5 hours for 6 cents. In one month's time the cost is **$1.80**

It takes 1 Welsbach Junior to give a 50-candlepower light. With gas at $1.00 per thousand feet, it burns 5 hours for 1 cent. In one month's time the cost is . . . . . **30 cts.**

Almost unbelievable, isn't it? Yet the *proof* of it is easy. Buy one Welsbach Junior Light and test every claim made for it. Then equip your entire home. You'll save tremendously on your lighting bills, and have a cheerful, soft, mellow and perfect light.

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The Welsbach Junior Light consists of burner, mantle and chimney, is 5 inches high and can be attached to any gas fixture. Completely hidden from view. Can be used with any style globe—gas or electric. No change of glassware necessary.

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